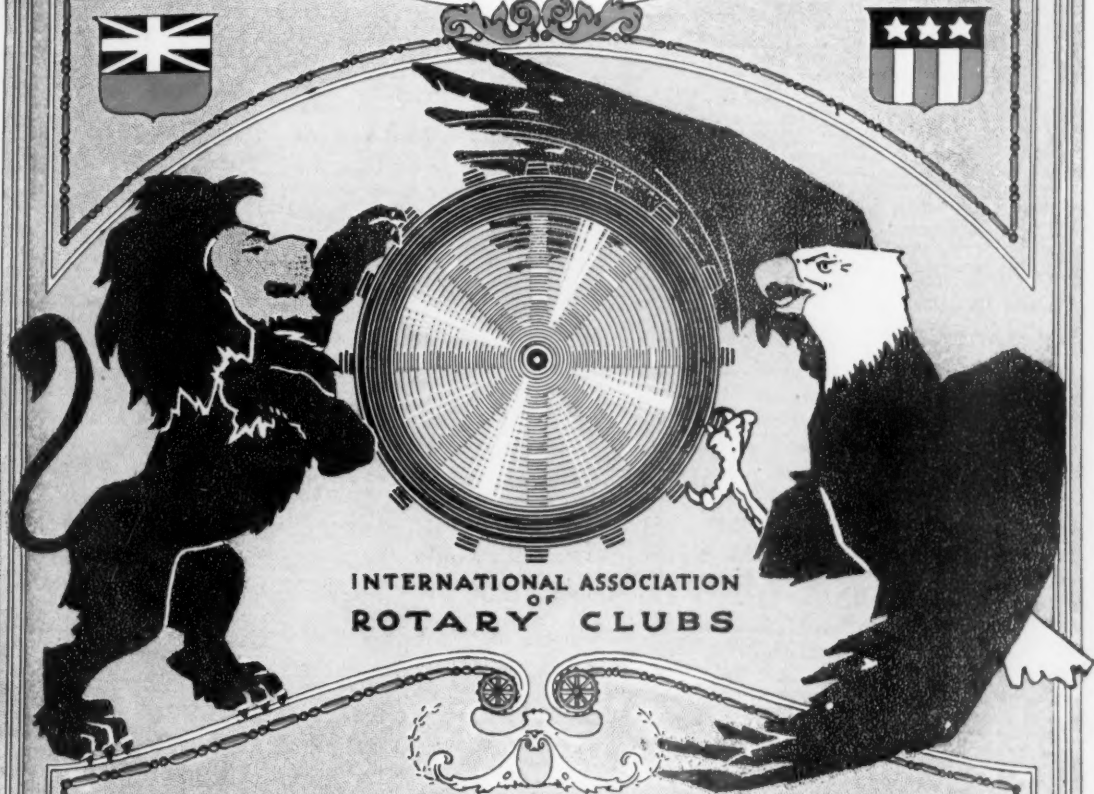


The Rotarian

Vol. III

MAY, 1913

No. 9



INTERNATIONAL ASSOCIATION
OF
ROTARY CLUBS

THROUGH TORNADO AND FLOOD.

Stirring Stories By the Survivors of the Disasters at Omaha, Dayton,
Columbus and Indianapolis.

How Rotarians Answered the Call for Help From Brothers in Distress.

Other Articles in This Issue.

Business Lessons from Fields of Sport:

No. 3—Battling Nelson, An Ex-Champion Who Never Quit.

Canoeing in the Wilds of Canada.

Suretyship—a Business Factor Little Understood.

Building a Man and a Business.

Service and How To Improve It.

Let Us Smile

The thing that goes the furthest
Toward making life worth while,
That costs the least and does the most,
Is just a Rotary smile.
The smile that bubbles from the heart,
That loves his fellow men,
Will drive away the clouds of gloom,
And coax the sun again.
It's full of worth and goodness, too,
With manly kindness blent;
It's worth a million dollars, sir, and
Doesn't cost a cent.

There is no room for sadness
When we see a Rotary smile,
It always has the same good look,
It's always quite in style.
It nerves us on to try once more
When failure makes us blue:
The dimples of encouragement
Are good for me and you.
It pays a higher interest,
For it is only lent;
It's worth a million dollars, sir, and
Doesn't cost a cent.

Buffalo Is the Place

If you want to see smiles and smiles, yes, miles of smiles, Rotary smiles, come to Buffalo about the middle of August, when the Rotary Convention is on. The Rotarians will all be smiling and the Buffalonians will catch the contagion. The sun will smile and the moon will smile. Come on along. If you want to have a real good time, try a Rotary Convention—try it just once.

How long is it since you've seen Niagara Falls? Not since—well never mind the year. Your wife would like to see them again and you would too. And don't forget the outing trip on any or all of the Great Lakes. A few days on the water will make a new man of you.

Rotary, as I saw it at Duluth, impressed me as a great educational movement, teaching men to apply to their individual problems this enormous dynamic force that lies in mutual friendship, understanding, frankness and helpfulness.

And this great convention brought together strong men from the four corners of our great country to learn more of this force from each other, and to spread on their return the knowledge they had acquired—the spirit of true Rotarianism.

The convention was a revelation to most of us, I think. The men who worked there were big men, broad men, thinking men, of whom their home cities may well be proud. It was a working convention despite the delightful entertainment afforded by the good people of Duluth.



This is what D. C. Farrar of Pittsburgh thought of last year's Convention.

What will it be this year? There are nearly twice as many clubs and every one a live one. In every city Rotary enthusiasm is red hot. The Union Jack and the Stars and Stripes will intertwine in a new fellowship when the English and the Scotch and the Irish Rotarians, as well as the Americans and Canadians, come marching into Buffalo. Pass up the Rotary Convention! Impossible. You know you can't afford to do it.

JOSEPH T. KINSLEY, President & Gen'l Manager
(Member Rotary Club)

W. H. YONKER, Secretary & Treasurer

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(INCORPORATED)

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June 1, 2, 3, 4, 5, 6, 10, 11, 13, 14, 15, 17, 18, 21, 22, 23, 25, 26, 27, 28.

July 1, 2, 3, 4, 5, 8, 9, 10, 11, 15, 16, 17, 22, 23, 24, 30, 31.

August 1, 2, 7, 8, 9, 10, 13, 14, 20, 21, 22, 26, 27, 28.

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Our wines are equal and often superior to foreign

Send for Price List

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are those you meet most frequently. Therefore—Mr. Rotarian—if you keep up your advertising *every month* isn't it reasonable to suppose that you and your goods will be better known than those of the once-in-a-while advertiser? Start NOW in

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camp for boys; a camp where boys are busy all
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while; from which they return strong physically
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The new Sheldon Business Building Course is the concentrated, classified knowledge of over 50,000 successful men.

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What This Course Offers to You

Right now there is some obstacle that seems to slow you up, to hinder your way to success. Sooner or later you may solve the difficulty for yourself. Sheldon will teach you how to re-inforce your own experience by applying basic laws and principles that will multiply your efficiency many fold.

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The knowledge that has lifted thousands from mediocrity to success is waiting for you **right now**. The coupon below or a postal or letter will bring you the interesting Sheldon literature with detailed information. It will only take a minute to find out—it may mean all the difference between a small success and a big one.

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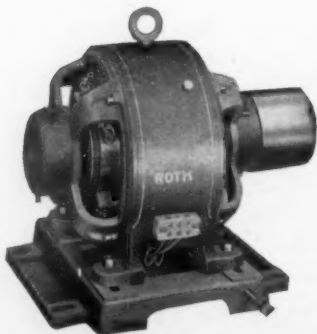
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☐ If investments are desired investigate us through the Rotary Club here or any of the banks. Also we will furnish, on application, our investors for reference.

☐ Write for more information.

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¶ The Virginia is an ideal stopping place for all Rotarians and their families.

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¶ A practical exemplification of the spirit of "*All for one and one for all*" will be given when Texas asks for the 1914 Convention of the International Association of Rotary Clubs.

¶ The hospitable entertainment of the "*one*" convention city candidate will be supplemented by entertainments in "*all*" the eight Rotary cities of Texas under ideal arrangements. Ask any member of the Associated Advertising Clubs who attended the Texas convention in 1912.

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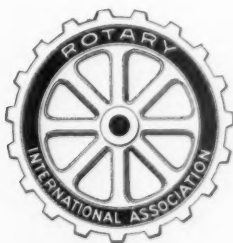
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MAY, 1913

ISSUED MONTHLY

\$1.00 a year postpaid in the U. S. and its possessions; \$1.25 a year postpaid in Canada; \$1.50 a year postpaid in Great Britain and Ireland and other countries; single copies 15 cents.

Office of Publication: MOUNT MORRIS, ILLINOIS
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ALL THAT REMAINED OF SECRETARY GEORGE J. DUNCAN'S HOME WHEN THE OMAHA TORNADO HAD PASSED ON.

Photo by Arthur E. Dunn, Omaha

Miss Duncan, sister of George, stands at the right

The Rotarian

Official Organ of the International Association of Rotary Clubs

Vol. III

MAY, 1913

No. 9

HE GAVE HIS LIFE TO SERVE OTHERS.

"Service, not self" was the lesson that George J. Duncan, Secretary of the Omaha Rotary Club, took home with him from the Duluth Rotary Convention. Who knows but his mind was dwelling upon this thought when he heard the roar of the approaching wind that fateful Easter Sunday afternoon. Quick to sense the dire meaning of the ominous sound he grasped the hands of his mother and sister and hurried them into the cellar of their home. Observing that one corner of the building seemed better braced and crowded mother and sister sought to follow them himself. time of a few seconds. His thanks to his quickness of thought was crushed beneath the falling flame of life spluttered a lit telegraph flashed the news world and in two score who had known this amazing thrill of personal loss, were gathered for a funeral as assembled to perform duty. Long will his monument will

President Da
Rotarians were an
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for help from Omaha
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President Baum telegraphed
national Headquarters
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and Indiana began to rise
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are. The office of the International
center of intense interest. In
hundreds of Rotarians in a half
decided to issue an appeal to all
President Mead acted with prompt
supported by the Executive Committee
and mail to all Rotary clubs everywhere
and the responses came back as quickly as the messages had gone. Money began to
flow into the hands of International Treasurer Chapin and to President Baum of
Omaha and President Pierce of Dayton. Rotarians of Lincoln and Chicago went
to Omaha to see what was needed. Rotarians of Cincinnati, Cleveland and Toledo
sought to get into Dayton to help their Rotary brothers there.



It was too late—just the
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Never was there such a gathering
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apprising them of the need for help

In all the stricken cities the Rotarians were among the first of the citizens

to act to succor the distressed. That their efforts have been so splendidly supported by their sister Rotary clubs everywhere has brought all Rotary into a closer fellowship.

We had hoped to be able to present in this issue of the magazine a complete list of all relief fund donations made by the various Rotary clubs, but in this matter of reporting what they did the clubs have not been anywhere as near as prompt to act as they were in raising and forwarding the money itself. The complete report will have to be kept until our next issue.

The total amount put into the hands of the International Treasurer has exceeded Nine Thousand Dollars, and we know of several thousands of dollars more that were sent directly to the Rotary clubs of Omaha and Dayton. There are so many places to give credit that we fear to particularly mention any one or more of the clubs. The first club to communicate with headquarters regarding the taking up of a collection was Seattle. The first club to respond to the call when sent out was Des Moines. The first club in Canada to respond was Winnipeg. The first club to respond from Great Britain and Ireland was London. The first club to give assistance directly to Omaha was Lincoln. The first club to give assistance directly to Dayton was Cleveland.

The Chicago and Philadelphia clubs each gave over one thousand dollars. Some clubs did not contribute at all through the headquarters fund, but gave as a club, or their members gave as individuals, very liberally to the same purposes through other agencies. If the Rotary call had been sent out two days earlier there is very little doubt that we would have raised a fund of not less than \$25,000.00.

We did remarkably well considering the delays which were necessary owing to the fact the Association had never contemplated engaging in any such work and due precaution had to be exercised by its officers lest they might act too hastily or ill-advisedly under the impulse of the moment and thereby embarrass the Association in the future. What was done has met with general approval from all parts of Rotarydom. The officers of the Association have been thanked and praised for the responsibility they assumed and the results they accomplished.

When the Executive Committee met in Chicago they had before them communications from the Rotary Clubs of Omaha, Dayton and Columbus setting forth the needs of assistance for the people of those cities, also letters from the Rotary Clubs of Cincinnati and Indianapolis generously waiving any claim for a part of the relief fund. The distribution of the general relief fund to date has been as follows: To the Rotary Club of Omaha \$2,000; to the Rotary Club of Dayton \$2,000; to the Rotary Club of Columbus \$2,000 and the American Red Cross \$2,000 (in addition to these amounts Omaha and Dayton each received over a thousand dollars directly from various clubs). As soon as all collections have been made the balance in the hands of the International Treasurer will be distributed.

It is safe to say that within a period of ten days the Rotary clubs gave for relief purposes more than twice the amount which they contribute annually for the maintenance of their Association but greater than the gift of money were the services rendered to neighboring cities by many of the Rotary clubs. Treasurer Chapin's splendidly written report of the situation as he found it at Omaha was submitted to the Red Cross and other organizations engaged in relief work and undoubtedly brought assistance to Omaha which that city otherwise would not have received.

In this issue of our magazine there are a number of storm and flood disaster stories contributed by officers or associate editors of Omaha, Dayton, Columbus, Cincinnati and Indianapolis. The key-note of all these stories is service. In the hours of peril men asked not How can I save Myself, but How can I save others. "Service, not self."

In these stories is shown also the indomitable determination of Americans—the refusal to be permanently "downed" by unexpected blows or apparent defeat. In ancient times a city of ruins was one to be abandoned. In our day it is a place to be rebuilt.

HAVE THE WOMEN A PLACE IN ROTARY?

At the first entertainment given in honor of the women of the Kansas City Rotary Club, there were present just seven of the fair sex, and we had at that time a membership of one hundred and fifty. At our dinner of March, 1913, **one hundred and sixty-two** of the wives and sweethearts of the members enjoyed the club's hospitality.

Have The Women a Place in Rotary? Turn to the center pages of this magazine and you will there find the picture of an inspiring scene that makes answer more forcibly than could any written words.

Women have made a place for themselves in the Rotary Club of Kansas City, and its splendid success is largely due to the meetings where we have entertained and educated them in the principles of Rotary. During the past year, the women of International Rotary have taken no small part in the promotion of its good work. Delightfully inspiring evenings have been given by almost every club in the Association, at which the women were the guests of honor, and all reports indicate most surprisingly profitable results.

But to answer the question in another way:

The wife is the purchasing agent of the household. She becomes, through her duties as purchasing agent, an expert in service given by the mercantile establishments, and the merits or demerits of a manufacturer's goods. Teach her that it is the ambition of every true Rotarian to render the best possible service, and to manufacture better goods. Court the friendly criticism of the women, and tell your brother Rotarian of the weak spots in his organization, or the qualities lacking in his product, that her trained intellect has detected. If he is a true Rotarian, he will sincerely appreciate these criticisms, and his business will be vastly more benefited than by a course of treatment under a business doctor or an efficiency expert. How could you figure a better way to interest the women in the success of your brother Rotarian, than by their acquaintance with him and his business?

A careful review of the rosters of a number of the clubs shows that fifty per cent of the members must reach the purchasing power of the household through the wife, mother or sister. Like conditions exist in every club, and is not that, alone, reason enough to enlist the support and interest of the women?

Another reason why we should interest the women in Rotary is the undeniable fact that men grow careless in their manners, and overlook many courtesies due from one man to another, where they meet continuously in any organization without the presence of women. Their society is frequently needful, and always beneficial, for "it is woman's dear tuition to soften manhood's worldly strife." We must not minimize the good their sincere interest in Rotary will instill in our ranks. Rotary will rise or fall, with the endorsement or condemnation of its women. When they come into a true conception of Rotary and its teachings, we men will see better that it really does typify all the good and beautiful principles which we take so much pride in preaching. Quality, not quantity, in membership, has been the ambition of every club since Rotary became permanently established. There is no single factor that will exert so much influence in improving the quality of a club's membership, as the invisible censorship of the women of Rotary. Women's interest will mean class, not mass.

I do not advocate the giving over of the meetings of Rotary exclusively to social intercourse—but I do firmly believe we can accomplish a great work and increase our power for good, by giving more attention to the "co-ed" features of the beautiful doctrines of Rotary. Let us strive to instill into the minds of our women a full understanding of Rotary principles. Their hearts will teach them the habit of co-operating with us and "a habit, if not resisted, becomes a necessity."

Woman's influence in Rotary will be like the scented flame of the alabaster lamp, filling the organization with the light of their benign influence, and the warmth of their charming cordiality.

RUSSELL F. GREINER.

The Official Call for the
FOURTH ANNUAL CONVENTION

of the International Association of Rotary Clubs

Buffalo, N. Y., U. S. A., August 18, 19, 20, 21, 1913

The Fourth Annual Convention of this Association will convene at Buffalo, New York, U. S. A., on Monday, August 18, 1913, for the purpose of receiving and acting upon reports of its Officers and Committees, for the election of officers and directors, and for the transaction of such other business as may be properly brought before the Convention.

Article VI of the Constitution of this Association deals with the subject of representation in the Convention.

Any Resolution to add to or amend the Constitution or By-Laws of this Association shall be mailed to the Secretary of the Association at least sixty (60) days prior to the date of the Convention (that is, not later than June 19, 1913).

Every club is urged to send to the Convention not only its Constitutional delegates, but also a large delegation of visitors. All visiting Rotarians will be very welcome at the Convention and will find much to interest and benefit them.

Attest: Chesley R. Perry,

Secretary.

GLENN C. MEAD,

President.

WHY IS IT THE ROTARY CLUB?

It is a name that has come down to us from earliest days. One writer has said that the original Rotary club was so called because it was a homeless organization. It is true that the first club had no fixed meeting place or established headquarters during its early history. In the beginning it was decided that it would be a good plan to meet each time at the office or place of business of the members of the club doing this in rotation until every member's office or place of business had been visited. This gave the club its name. Then when the club got too large for office meetings they decided to hold evening dinner meetings in rotation at the different hotels, clubs and restaurants, thus rotating about town and this added to the popularity of the name.

The original club still adheres to this policy as far as its evening meetings are concerned. It is still the Rotary Club of Chicago.

Quickly there were added to this name other meanings and associations. The presiding at the meetings was rotated from one member to another. A new member joining the club was rotated along from one member to another at his first meeting until he became acquainted with everybody. The idea of rotation seemed to carry with it an antithesis of stagnation. Rotary means activity, power, harmony.

Another idea is the rotation of service or a good deed. If you have one done to you in the club pass it along. Do something for someone else.

SHALL WE SEND IT TO YOUR RESIDENCE?

Every now and then some Rotarian says: "Please send THE ROTARIAN to my home address. I want to read every issue. I don't find time to do it at the office and I forget to take it home with me."

There is a great deal of hard work being put in on your magazine—by the Editor and his assistant, by those who contribute special articles and by the Associate Editors or correspondents who send in the monthly news letters to tell you what is going on in their respective clubs. Our only reward is the satisfaction of knowing that the magazine is read and appreciated.

If you would like to have it sent to your home address drop us a postal card or notify the Secretary of your club.

The Wrath of the Tornado

By Daniel Baum, Jr.

President Omaha Rotary Club



No. 1—THE BLACK CLOUD OF DOOM ON WHICH DEATH AND DESTRUCTION RODE INTO OMAHA THE EVENING OF EASTER DAY.

THE breath of Spring, the fragrance of young, tender buds on trees and shrubs, the peace and tranquillity of Easter Day was the greeting to our people on the morning of March 23rd.

The darkening of the sky, the gathering of the clouds, the hiss and shrieking of the wind, and a havoc-dealing mass of terror was the closing hour of a peaceful city.

Man's work of years was demolished in the twinkling of an eye.

Where once was a beautiful home is now a misshapen wreck. Beautiful lawns and well kept gardens are beaten to the ground. Rich and poor suffered alike, and the dawn of the 24th revealed a sad picture.

The path of the storm was an endless mass of broken timbers, splintered trees, wrecked homes, scattered furniture; and heavy-burdened, suffering people look upon a picture of despair once the seat of happiness in hundreds of lives. The best buildings and the poorest were crushed like egg shells.

It was just eleven minutes before six o'clock on Easter evening when the storm was upon us, and from various estimates

made it took less than two minutes for it to travel a distance of seven miles. It has long been a superstition handed down from the early days of Indian tribes, that Omaha by its geographical location and topography was immune from cyclones and tornadoes. The earliest settlers do not recall a severe storm closer than a distance of fifteen miles. Scientists have said that tornadoes do not follow river courses and valleys. This storm jumped over streams, swept through valleys, dipped in amongst the hills, and spent its force beyond the Missouri river to the east of us.

A very unusual atmospheric condition prevailed from midday until the storm struck. The clouds in the early afternoon were not unusual but there was a depression and heavy feeling in the air; while it was not warm, it was unpleasant. Toward five o'clock the sky took on a very peculiar shading. To the northwest there was a heavy bank of bright yellow clouds, through the middle of which was a wide streak of black. To the southwest was a heavy bank of white clouds, through the middle of which was a similar streak of black. It is explained by Father Riggie, a



No. 2—SCENE IN THICKLY SETTLED PORTION OF OMAHA LEVELED WITH THE GROUND.

celebrated astronomer connected with the laboratory of Creighton University of Omaha, that there were two stratas of clouds, the one from the northwest being hot and hanging high and the one from the southwest being cold and hanging below it. These stratas moved in opposite directions, and when they met the pressure of the lower cloud against the upper bored holes in the white cloud above, creating a whirling motion which developed into a tornado. The force of the cold cloud, being greater than that of the hot one, carried the storm in a northeasterly direction.

The illustration No. 1 is a most unusual and striking picture, and is an actual photograph taken of this storm as it approached the city. It shows the forming of the funnel which is the havoc-dealing part of a tornado. Those who have not had the misfortune of passing through an experience of this kind cannot imagine a more terrific picture than the appearance of a swirling cloud, resembling in the extreme a large balloon, sweeping forward at gigantic speed and sparing nothing in its path. As far as the eye could see in the path of the storm directly following and around this funnel were heavy timbers, trees, furniture, clothing, parts of buildings, and wreckage swirling in the air. The distance the debris must have been carried is great, as wreckage was strewn one hundred and seventy miles east of us into the state of Iowa.

Cut No. 2 is of a thickly settled section of the city which was leveled with the ground.

Cut No. 3 is a picture of a group of modern frame dwellings ranging in cost from five to seven thousand dollars. In the house in the foreground seven people were buried and, but for the fact that a heavy rain followed the tornado, would probably have been burned in the wreckage as it was on fire when rescuers came to their assistance. They were all removed with minor injuries.

It will be noted in picture No. 3 that the ground is covered with snow. This followed twenty-four hours after the storm. It was very trying on workers and storm sufferers to go through a period of extreme cold after a period of extreme loss.

The sympathy of the people of the city and surrounding country was immediately aroused, and within a few moments after the tornado had passed, relief parties were scouring the district giving aid to the injured, and removing the bodies of the dead. Remarkable escapes are countless, and a view of the wreckage impressed one with the wonder that anyone escaped alive. Under the circumstances the death loss was small and the number of injured insignificant compared with the peril gone through. Property loss, of course, is great, but can be restored.

Our commercial organizations and institutions of various kinds immediately set out to devise means of quick and thorough assistance to the needy. A general relief station well stocked with supplies of all kinds was established in the Auditorium, a large public building. Substations were established at various



No. 3—DRIFTING SNOW FOLLOWED IN THE WAKE OF THE TORNADO.

points in the storm-swept district. Workers without pay in large numbers were sent from these various stations, investigating families and lending a helping hand to everyone in distress. Funds for the purpose were contributed locally and from outside sources, and a large plan of aid carried out.

At the time this is written two weeks have passed and yet with the hard, strenuous work volunteers have done there are many people, who have not been reached, still requiring assistance. Immediately after the storm there was a general exodus from the devastated district, which accounts largely for the inability of volunteers to give aid promptly to all those who suffered. It is difficult in a city covering a large area to locate people who have removed without leaving any information behind.

In addition to the immediate relief work a comprehensive plan of rebuilding is well under way and in the hands of a capable committee of business men. Large funds for the purpose will be required, and the bond issue by the county to the amount of one million dollars is the first step in that direction. It is the purpose of our people to restore their homes and put them back to where they were in respect to their comforts and surroundings without expense where free aid is necessary, and at slight expense in all other cases. The work is being entered into heartily by all classes of people, and on the fifth of April, four thousand men went forth through the stormswept district cleaning up the rubbish from yards and streets, and carefully piling the serviceable debris and saving as much salvage as possible. The result of that work manifests the possibilities of concerted action, and today the picture is not as bad as it was a fortnight ago.

Rotary had its part to play and in the crisis which our country has been called upon to face in many communities a hearty response has been given to the appeal for aid. Omaha, Dayton, Columbus, Cincinnati, and countless other cities in the middle west are calling for aid, and Rotary is one of the first organizations of wide scope to hear the call. Our work has just begun; a new field of endeavor has been opened up to us, and our byword "SERVICE" takes a new meaning. Service applied commercially is well understood. Service applied along humanitarian lines has countless definitions, but Rotary's method of

extending service is easily defined. It means to be ready to do unto others as you would have them do unto you. A bond of closer fellowship has sprung up in our organization. Every club feels closer to the other than before. Every member has a personal interest of wide dimensions, and the good to be accomplished in the future has a force behind it never before felt. Our local organization has taken on a new life. Every man is closer to his fellow than ever before and our

April 7th, 1913.

TO ALL ROTARIANS:

The OMAHA ROTARY CLUB, through the medium of The Rotarian, takes this opportunity to extend its most heartfelt thanks to all clubs and individuals who so nobly contributed to the relief fund through our general offices in Chicago, and to extend further its full appreciation of the spirit of brotherly love and sympathy which prompted so many noble men in our organization to see to the needs of the suffering, not only in our community but elsewhere in our country. A full report of our work in relieving the distress will be given later.

Very truly yours,
OMAHA ROTARY CLUB.
 Daniel Baum, Jr., President.

accomplishments in the future, we believe, will be quite remarkable.

Through this publication Rotarians will learn a little of the destruction our city has suffered, and at a later date we will furnish you photographs of the rebuilt district, which we believe will be accomplished within a very few months.

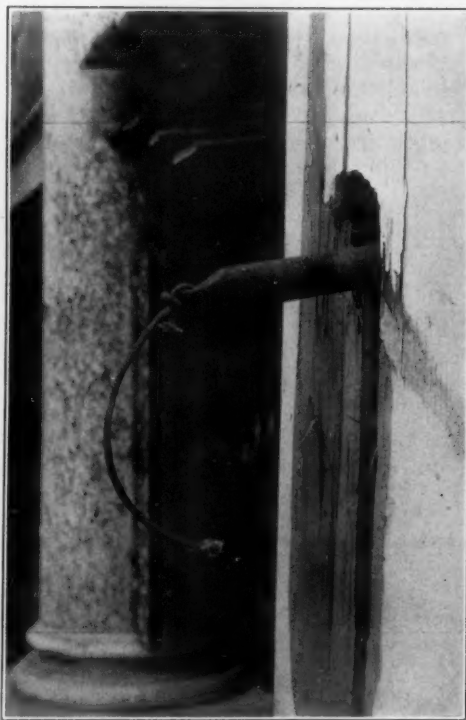
Traveling over eight miles in less than two minutes, the whirling funnel of death, filled with mud, water and debris of all kinds, dealt Omaha a terrific blow, but the citizens have shown Spartan courage in their misery and the metropolis of Nebraska will be more attractive than ever when the work of rehabilitation is completed.

Omaha Tornado Freaks and Fatalities



Heyn Studio, Omaha

AFTER the whirling cloud of doom passed over Omaha, mile after mile of wrecked and torn houses were to be seen. Most of them, in the direct path of the storm, were beyond repair. Houses were turned upside down. Other buildings were lifted bodily and sent crashing down upon adjoining structures. It is a miracle that more lives were not lost. The pictures reprinted on this page give some idea of the wrath of the tornado. The illustration marked A is the wrecked Idlewild Club, where three score bodies were recovered and that marked B is a pile of debris, houses splintered into kindling by the fury of the elements. The other cut shows how a heavy window weight was driven through a thick panel of a door by the freakish and fatal wind.



Heyn Studio, Omaha

Another peculiar freak of the storm—and the freakish things were countless—happened at Rotarian Riley's house. In a second story room he discovered, after the cyclone passed, a trunk, too large to pass through any window, that had been blown in from somewhere. An investigation showed an open crack in the wall eight inches wide. The only explanation of the phenomenon is that in the strain the fissure opened wide enough to admit the trunk. Many houses were practically uninjured except that the windows were broken, carpets were torn to shreds and furniture smashed in a thousand splinters. Rotarian Reynolds says that the fire, coal and ashes in his furnace were drawn out of the chimney leaving his furnace clean and bare.

Dayton, Though Flooded, Will "Come Back"

By W. E. Harbottle

Associate Editor, Dayton Rotary Club

THE last two meetings of the Dayton Rotary Club, that of the last week in March and the first week of April, were unique in that the members attended for the most part in rubber boots, corduroy and military suits, etc.

Rotarians throughout the country have heard in a general way of the great disaster through which our city has just passed. Rather than repeat an account of the general situation I am sending a few typical experiences and impressions

able to reach his office on the morning the flood commenced as the water started rising about seven o'clock and communication with the part of the city in which he resides was cut off early. Mrs. Pierce was out of the city in Pennsylvania and the daughter of the home had stayed all night in the flood-stricken district with the daughter of Rotarian J. L. Miller. His anxiety for her safety, she having been reported drowned, during the first day, Tuesday, all of Tuesday



Copyrighted by E. A. Croasman, Dayton

MAIN STREET LOOKING SOUTH FROM THE ASSOCIATE EDITOR'S WINDOW AT CORNER OF THIRD STREET.

of some of our members. While the loss of life as reported in the newspapers throughout the country is not nearly so great as at first reported, yet it is very large and will never be definitely known as a large number of bodies have gone far beyond the city. The property loss can not be estimated and there is scarcely a single one of our one hundred members who have not been more or less affected and will be for some time to come.

Scott Pierce, our president, was not

night and Wednesday, when he was unable to hear a word about her, is typical of the anxiety of thousands of families where members were in different parts of the city and unable to communicate with one another. Miss Pierce was rescued from Rotarian Miller's house late Wednesday, the entire family and others having spent Tuesday night in the attic. Rotarian F. Kemper brought her in a boat to her father, who then assumed charge of relief work in his part of the

city, being sworn in as a militiaman.

Secretary Blanchard, with hundreds of others, was watching the river in the early morning hours of Tuesday when it burst through the levees and was obliged to run to get to his building ahead of the water. On the way down Main street he saw many people caught by the water and many automobiles abandoned because they could not get away on time. Being a member of the National Guard, he organized the two hundred people marooned in his building, the Arcade, and discipline and order were maintained during the three days until the water went down. He has been on duty ever since.

Dr. H. H. Herman, the Rotary doctor, was watching the river on Main street bridge in his automobile and attempting to rescue his father who lived across the river. He escaped down town and found Rotarian Haas with his family in an automobile in front of one of the hotels. He called to them to drive south. They immediately did so but were caught by the wall of water which just missed Dr. Herman. The entire family deserted the machine and escaped to a building in water to their necks.

Dr. Herman continued to the National Cash Register factory of which he is the physician. During the first day he was the only doctor at the plant and cared for the wants of seven hundred refugees who were brought in, some unconscious, some injured, most of them hysterical. Next day he had the help of forty-two doctors from Cincinnati and seventy-four nurses and 1700 people were cared for. The third day the number had increased to 2300. These people were cared for on five floors of the office building and slept on straw with whatever covering could be secured. This was before supplies arrived. He established nine relief stations which were later increased to twenty-two, taking care of the entire southern part of the city. He tells of one family who walked for five blocks over the telegraph and telephone cables to safety, the father, mother and small

baby, the latter secured around its father's neck with the ends of a pillow. The National Cash Register Company commenced the making of boats soon after the flood began and before night of the first day had made and sent out 167 boats, each with four oars. All the world knows of the wonderful work of this organization and its great president, John H. Patterson.

Major R. L. Hubler (Dayton Electrical Manufacturing Company) lived on Sunset avenue overlooking the river. He was awakened Tuesday morning by the water coming over the levee. With an invalid mother, wife and sixteen months old daughter, he lived for two days and two nights on a loaf and a half of bread, two cans of beans and a bottle of milk. The houses swept by his house so close that he could have touched

We give thanks to God for sparing the lives of all our Rotarians and their families—we give thanks to all Rotarians for their messages of sympathy and substantial assistance in our hour of need. We sympathize with our sister cities in their distress and with them we are now building anew.

**Rotary Club of Dayton, Ohio.
Scott Pierce, President.**

them. His most vivid impression is that of watching the gradual rise of the water over a lamp post, inch by inch to the ball, then to the ring, then over the burner. He was rescued Thursday morning and assumed military command of about half of the city.

With his battalion

he has been feeding 21,000 people daily in his district. He could write a book on what he has seen and heard while in the performance of military duty.

F. T. Bott (Postal Telegraph Co.) was forty-eight hours in an attic on a diet of raw eggs. Mr. Bott was rescued, then assisted boatmen in rescue of persons in the neighborhood. After walking, rowing and wading, he secured tests on his wires with Columbus and Indianapolis. Men were rushed from these cities in automobiles for re-establishing telegraph service. This was finally effected by spanning the river on the old piers of the Fifth Street bridge, which was washed away in the flood. The first telegrams were written on scraps of paper, but service was improved until the third day of the flood thousands of refugees were able to send messages to their friends in the outside world. Office furniture and records

were completely destroyed by water.

F. G. Kemper (Dayton Screen & Weatherstrip Co.)—Rotarian Kemper and his brother, in a small boat, did wonderful rescue work, both before and after the waters subsided. First he got his parents and several others living on Monument avenue near the river to a place of safety. He found that President Pierce's daughter was safe and brought her to her father late Wednesday. On Thursday, among others he brought from the flooded district the mother and baby born during the early hours of Wednesday in the attic of a house on McDaniel street, where Presi-

and fifty people in the hotel during the three days, and military order was maintained in order to prevent a panic, especially during the time of the fires a couple of blocks away.

Charles S. Kennedy (Lowe Bros. Paint Co.) was one of the Rotarians outside of Dayton at the time. He was in Redlands, Calif., on business for his firm, where first press dispatches were received Tuesday afternoon. He took the first train for Los Angeles and found extras on the streets, and met Rotarian John Ohmer who was in that city. He was so impressed with the newspaper stories of



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THE CENTER OF DAYTON'S BUSINESS DISTRICT. PICTURE TAKEN FROM THE WINDOW OF WRITER'S OFFICE.

dent Pierce formerly lived. The mother was lowered on a cot into the boat and with the baby taken to the home of the Associate Editor. The baby was named for the Associate Editor's wife. Also, he brought a man who had been paralyzed for many years to a place of warmth and safety.

J. E. Pierce (Algonquin Hotel)—This is the hotel where the weekly meetings of the club are held. Rotarian Pierce sustained a loss of about thirty-five thousand dollars, but has come up smiling and optimistic like the other Dayton business men. He had about three hundred

disaster that he left business in California unfinished and started for Dayton on a fast train. He was greatly relieved to find the death-list largely over estimated and states that the scenes of desolation and destruction which he witnessed upon his arrival exceeded anything that his imagination had pictured.

C. L. G. Breene (Dayton Delegate to the National Convention at Duluth last summer) was caught by the water at the Oddfellows' Temple and spent three days and nights there with very little food. Mr. Breene was immediately across the street from one of the blocks

of buildings destroyed by fire and his experience was a memorable one. He was separated from his wife during the entire time, having gone to a different part of the city to rescue the mother of Mrs. Breene. He has written the following:

"One hundred and twenty-five thousand men, women and children, home lovers, of the most beautiful city in southern Ohio, awoke Tuesday morning, March 25, to witness the calamity of a large part of their city destroyed, their homes crumbled to the ground, and many of their loved ones forever asleep in death. Such a scene we have never before witnessed and never, never, so long as memory holds her seat shall we forget it.

"The Flood Had Come.

"God had lifted the flood gates of Heaven and let loose the most cruel monster, devouring all in front of him and leaving muck, mud and ruin in his wake. The valley beautiful, six miles wide and ten miles long, encircling within its arms a city whose praises have been sung around the globe, on this morning was a roaring sea and within its mighty and merciless grasp came rushing by and through its main streets the smaller homes of the poor, side by side with the automobiles of the rich and the mules and horses of the wagoner.

"Now the cry of Fire:

"Then all hope vanishes save one. Hope in our God. He will roll back the waters, quench the fires and cause the sun to shine again on the City Beautiful."

The flood in the Miami River Valley in which Dayton is located is considered one of the greatest disasters in the history of this country. It is impossible to estimate the loss and damage to property but it will run into hundreds of millions of dollars. In Dayton the merchandise on the first floors of the stores in the principal business sections of the city is completely ruined. Several business blocks have been destroyed by fire. Numerous houses have been completely wiped out of existence while hundreds of others are so badly damaged that their repair is almost impossible.

Loss of life is not as great as at first estimated. The remarkably small number of deaths considering the nature and extent of the flood speaks volumes for those who

risked their lives in the work of rescue and for the devotion of the doctors, nurses and others who assisted in caring for the refugees.

There are six relief stations in operation at different points in the city but just as rapidly as possible the emergency relief work such as distribution of food and clothing will be discontinued and the social reconstruction work will take its place.

The Red Cross Society has arranged with dealers in furniture and household supplies to give special assistance to such families as have been rendered destitute by the flood. It will also supply carpenters and other mechanics to make such repairs to houses as are absolutely necessary where the persons affected are homeless and without means.

Out of the funds received by our Rotary club, including \$350.00 donated by some of our own members, we gave \$1,250.00 to the Citizens' Relief Committee for general purposes and applied the balance, \$2,625 to the relief of employes of Rotarians, giving \$25.00 each to 105 people who lost everything in the way of household furnishings and clothing in the flood. We have spent all the money we had on hand and still have a great number of people who are sorely in need of assistance.

In every great disaster there is a bright ray shining through it all. That ray in Dayton has been the wonderful messages of sympathy, help, faith and encouragement received by its citizens and business men from every part of the world. The messages received by the Dayton Rotary Club from the other Rotary clubs of the country both in the line of sympathy and substantial aid will be among its most treasured possessions.

Other afflicted cities during the past years have shown the ability of the American city to "come back." Dayton will not fail to show that it is in the same class with these other cities. The Dayton Rotary Club will endeavor to show that it can justify the faith shown in it by the other Rotary clubs of the country and Dayton will show to the entire nation that it will justify the faith shown in it by the business men of every other city and will "come back" larger, better, safer and of greater service to its own community and mankind.

How Cincinnati Helped Her Neighbors

By Carl Dehoney

Associate Editor, Cincinnati Rotary Club

"THE attention of the nation still is centered on the flood-stricken districts of Ohio and Indiana; on Hamilton, Middletown, Dayton, Columbus and other cities above Cincinnati.

"Disregarding her own threatening flood damage, Cincinnati was the first to hear the call of her less-fortunate neighbors. Rising at once to the emergency, Mayor Hunt marshalled all the forces of

college, trained students from her own university, auto fire engines, police, health officers, charity experts, her infantry and cavalry troops and scores of other men and women, skilled in the city service, went to the field and helped mightily to bring order out of chaos, care for the dead and rescue the living.

"'Buy all supplies necessary and we will think about the money later,' the



Barnum Studio, Cincinnati

SPECIAL TRAIN OF COAL CARS BEING LOADED WITH MOTOR BOATS AND SUPPLIES FOR DAYTON.

the city government, the commercial and civic bodies and other agencies, and centered them upon the problem of relief for the thousands of homeless and starving people in the neighboring cities.

"Swiftly, efficiently, without hitch or confusion, aid was extended to the stricken communities. Cincinnati's many-sided municipal machine came quickly into action. Nurses from her municipal hospital, physicians from her medical

Mayor said to the city's purchasing agent. He did, and rushed them by special train and automobile trucks. A citizen's committee raised funds. The people contributed \$100,000 in money and supplies before turning to their own problem.

"In a time which tries the souls of cities as well as men, it is gratifying to know that the old spirit which has always characterized Cincinnati is still alive, and that it is linked with the new spirit ani-

mating the city today, making Cincinnati a city, not only generous, but splendidly efficient. There is still much work to be done. Let Cincinnati show the world how it can rise to an emergency, demonstrating that which makes a city really and truly great."

The foregoing, from the Bulletin of the Cincinnati Chamber of Commerce, tells the story of how Cincinnati shouldered her burden in the recent flood emergency.

Cincinnati showed the true Rotary spirit in a big way—the way of helping the other fellow.

The Cincinnati Rotary Club joined hands with other agencies in rushing relief to the stricken neighbors in the Miami Valley. Although most Cincinnati Rotarians had already contributed to the general relief fund, at the first meeting of the Rotary club following the Dayton and Hamilton disaster, a fund of \$325 was subscribed which was expended by a special committee, F. O. Stone, chairman, in buying food and supplies from members, which were rushed by motor trucks to fellow Rotarians in the stricken towns.

It is hard to estimate how many lives were saved and how much suffering prevented by the prompt action of Cincinnati. The following tribute came from the Hamilton Citizens' committee.

"The people of our grief-stricken city are overwhelmed with the spontaneous kindness of the loving, generous

and tender-hearted people of Cincinnati.

"Without your kindly services and your contributions to our food, clothing, medical and police needs, we must surely have been in extreme want. While for the present we will be thankful recipients of your continued goodness, we will, in the very near future, advise you that we are in all respects self-sustaining.

"We now, however, that you may formally know of our deep sense of gratitude, beg to convey to you these too few words of thanks."

One of the most thrilling stories of the many arising from the rescue work carried on from Cincinnati resulted from the activities of a Rotarian, Rudolph H. Wurlitzer, of the big musical house of Wurlitzer, who sent to Dayton a big motor boat, worth \$400, fully equipped for its work, with Carl Merkel, of the Wurlitzer Company, in charge, accompanied by Dr. Edward H. Thompson, one of the best known physicians and surgeons in the city, and a member of the Cincinnati Rotary Club. On the first day in Dayton, with this boat, Dr. Thompson and Mr. Merkel rescued 136 people from the Powers Building. All week they remained and did heroic service. On Saturday, March 29th, they started down the river to help suffering towns below, pulling a trailer, loaded with supplies. Abroad Dr. Thompson carried all his fine surgical instruments, his medicine case, two valu-

able cameras, and several hundred films of pictures he had taken. Dr. A. Nielson, a young Dayton physician, volunteered to accompany them, and was taken along. Dr. Thompson and Mr. Merkel are good swimmers. Dr. Nielson cannot swim a stroke. All wore heavy life preservers however. At West Carrollton they passed safely over one of the several dams in the river, believed to be too far under water to be dangerous. At Miamisburg, they gave medical attention to a number of people and spent the night.

Early Sunday morning the motor boat was again started down the flood. All went well until the big dam



Barnum Studio, Dayton

CINCINNATI MILITIA MAKING READY TO START FOR FLOOD DISTRICT.

at Franklin was reached. The men in the motor boat failed to see the dam until they were right over it. The motor boat rode over it safely, but the trailer caught, and the next instant the launch overturned and all three occupants were struggling in the fierce current.

Merkel and Dr. Nielson were thrown clear of the boat and their life preservers kept them afloat. Dr. Thompson, however, was in the rear of the motor boat, and, when it overturned, his left foot was caught by a loop of a small rope dangling from it and he was thrashed about in the water, helpless, as the motor boat turned over and over. The current was so swift that Dr. Thompson was unable to draw himself up to the rope so as to try to release its hold on him, though he struggled with all his strength to do so.

Suddenly the air compartments in the motor boat let go, and the next instant the heavy boat sank, dragging Dr. Thompson down with it. His experience after that is best told in the doctor's own words. He said:

"As I felt myself drawn along in the water, the feeling was indescribable. I had a frenzied desire to get to the rope and loosen it, while I tried to keep from swallowing any of the water. I wore a heavy leather coat, which was stripped from my back by the terrible current, and my hip rubber boots were like lead. The water was icy cold, and I was numbed at first, so that I could scarcely move, but an instant later I thought of my knife and I had a wild desire to cut the rope that held me.

"I wore heavy leather automobile gloves and I had to pull these off my hands with my teeth. I did this before I was dragged under, but my heavy sweater sleeve was then dragged down over my hands by the force of the water and I literally chewed the ends of this off so as to get my hands free. As soon as I had accomplished this I reached into my pocket and drew out my knife, which I opened, and I was trying to reach the rope to cut it when the air chambers in



Barnum Studio, Cincinnati

RELIEF WORK AT HAMILTON, OHIO, BY VOLUNTEERS FROM CINCINNATI.

the launch gave way and it sank and dragged me under with it.

"It was impossible to describe my feelings as I was drawn under the water and began battling to reach the rope and cut it. It has always been said that no one can take water into the lungs and stand it, but I can say positively that while I was under I took six or eight deep breaths of water. I experienced absolutely no discomfort from it and, therefore, I was able to reach down and cut the rope that held my leg. I shot to the surface, where my life preserver held me, and my heavy, water-filled boots kept me in an almost standing position.

"And it was a mighty good thing for me that I had on that life belt and those boots, for the instant I struck the air and got a breath of it into my lungs the pain was agonizing. I never in my life want to experience such excruciating pain again. I retched and vomited and my head was swimming. People were running along the banks shouting that Dr. Nielson was floating along on his life preserver some distance ahead. Then I lost consciousness and the next thing I knew six doctors were working over me.

"I learned afterward that Clifford Unglesby, who is known to everyone in Franklin as Cheeney, and Oliver Countrymen, both athletes and good rivermen, Cheeney having saved a number of lives before, put out in a boat and rescued both

Dr. Nielson and me. Merkel had landed on an island formed in the river some distance above Franklin, and Cheeney and Countrymen rowed up there and saved him too.

"I was unconscious for a long time, but Dr. Nielson soon came around, I had been under water so long that I was pretty far gone, and I guess that the doctors thought that I had cashed in, so they gave their attention to Dr. Nielson first. We were taken back to Franklin and the people could not do enough for us.

"Our motor boat was lost and everything in it went along. I guess that what we lost would amount to at least \$1,000."

As to Cincinnati's situation, this is covered in the announcement given to the

the devastating flood, and has not only cared for the few in our own city who have been temporarily rendered homeless, but has been able to care for others who have been less fortunate."

The relief fund raised in Cincinnati will reach \$150,000, mostly spent outside. Now Cincinnati is busy devising plans to help rehabilitate business in the flood-stricken cities. Arrangements are being made to extend liberal credit to merchants who have suffered losses and must restock their stores.

W. T. Johnston, vice-president of the Cincinnati Rotary Club, is chairman of the Trade Expansion Committee of the Chamber of Commerce, which is planning a trip on a special train through



RELIEF BOAT "J. R. WARE" SENT TO PORTSMOUTH, OHIO, TO ASSIST IN THE RESCUE WORK. Barnum Studio, Cincinnati

Associated Press by the Chamber of Commerce:

"In view of the destructive floods that have visited sections of Ohio, Indiana and Kentucky, it is in order at this time to say that Cincinnati is in excellent shape, and has not only been but little affected by high water conditions, but is now practically in communication by rail and wire with all parts of the country, and her merchants and manufacturers are prepared to respond to orders that may be placed with them.

"Cincinnati has been the headquarters for relief in the way of food, clothing, supplies and money that have been furnished to the citizens, and banks in the Miami Valley that have been visited by

southern Ohio about June 1st, on which some of the affected cities will be visited. In all these towns, numbering twenty-two around Cincinnati, in Ohio, Indiana, Kentucky, and West Virginia, the following display advertisement has been placed:

"Cincinnati Will Help.

"The business interests of Cincinnati have shown sympathy to the people of the cities and towns that have suffered from the flood, and as an evidence of a more substantial sympathy and encouragement now stand ready to aid every merchant and business man in the flooded district by meeting his needs upon terms that will enable him to re-establish himself."

This is the spirit of the Queen City.

Columbus Preparing to Build Anew

By Dudley Scott

President of Columbus Rotary Club

IN LOOKING over the havoc caused by the flood of March 25th, it becomes a marvel that so many escaped death, and that some of the original estimates did not turn out to be true. The loss of life in Columbus probably totals something over one hundred, eighty-nine bodies having been recovered up to the time of writing, with a number of persons still missing.

The rain which caused the unprecedented high waters began on the morning of Easter Sunday and continued almost without a let-up for three days and nights, a hard, steady downpour. By Tuesday morning the rivers were out of their banks and rising rapidly. The Scioto River comes into Columbus from the northwest making a horseshoe bend around the west side, as it nears the central portion of the city. The Olentangy River, which comes down from the north, runs into it, giving the river bed through the main section a double load to carry.

The rains along both of these rivers to the north were even heavier than that in Columbus. Logan county, the highest

county in the state, turned a twenty-four hour rain of almost seven and one half inches into the sources of the rivers running in all directions, mainly throwing it towards Columbus and Dayton. This water, with all that added along the

way, came down through the Scioto. The Olentangy did almost as well. At Delaware, twenty-five miles north of Columbus the water was fifteen feet higher than ever known before. All this water came down upon Columbus and no foresight could have protected us against it.

By noon Tuesday the water had reached the bridges connecting the east and west sides, and the water was beginning to cover portions of the west side. Many people were rushing to safety across the bridges which were becoming more unsafe every moment. About noon the Town Street bridge, which was supposed to be the strongest and used by the

Ohio Electric Railway, went down, leaving only the two end spans. A half hour later the State Street bridge crumbled from end to end, not even a piece remaining. The Broad Street bridge held



TREE WHERE THIRTEEN PEOPLE CLUNG FOR 36 HOURS TO ESCAPE DROWNING.



A -FOUR-CYLINDER, FOUR-PASSENGER
WRECK THAT ROARS NO MORE.

till Tuesday night when the west half of it gave way. This left only the Rich Street bridge standing. This one bridge, declared many years ago by engineers to be unsafe, remained for those marooned in houses and trees to cross.

Tuesday afternoon the levee protecting the west side gave way in three places, the water rushing through and taking everything before it. It is almost unbelievable that water could exert such pressure and the currents could be so strong. Where was once a paved street with houses, is now only an irregular pile of stones. On one of these streets only a large elm tree remains which gave refuge to thirteen people. These people hung in this tree for more than thirty-six hours without food, drink or sleep before help could reach them, the current being so strong that no boat could approach. In another tree, and beyond help was a woman and five children. The woman could be seen to grow weaker and weaker, the children trying to hold her in the tree, but at three o'clock on Wednesday, after twenty-four hours, the mother gave out and was seen to drop into the water. Some of the children were rescued the next morning. It was these scenes that made the rescue work so terrible,

those crying for help but beyond the reach of human endeavor, and then to see them whirled away in the awful currents. Many lives were risked, and some lost, in the rescue work and many are the sad experiences to be related.

Motor boats were brought from Buckeye Lake, about thirty miles from Columbus, and hundreds of lives were saved by these. Families were shut in the upstairs and attics of their houses from Tuesday morning until Friday afternoon without food. Some, who had taken refuge in the attics, were compelled to knock holes in the roof to escape the water as it came into the attics.

The men had gone to work Tuesday morning and hundreds found themselves shut off from their families, not knowing where they were or whether they were alive or dead. Many a man found himself in this condition from Tuesday to Thursday and Friday. Most of them have found their families but have lost all of their worldly possessions except the working clothes they had on their backs.



THE WEST SIDE CAR BARN AND TROLLEY
CARS DESTROYED BY FLOOD.

In our section resided well to do, industrious working people, who by saving and self denial had purchased, or were purchasing, their own homes. These homes and their families were the pride of their lives. Fully three hundred of these homes, with all contents, were swept completely away, while eight to ten thousand more were more or less wrecked. It is estimated that twenty-five hundred pianos have been completely ruined.

The photographs show better than words can tell the awful wreckage. One two story frame house has been found four miles below the city, and others were carried still farther.

The entire city was directly inconvenienced by the disaster as the power plant of the railway company was under water so that there was no street car service; the city electric light plant was put out of business and there were no street lights for over a week; and the city water plant had to be shut down for two days, giving no water for domestic purposes or fire protection.

The relief work has been a great undertaking. The disaster came so suddenly and unexpectedly, and the needs were so many and urgent that the problem was almost beyond us. Food and clothing had to be supplied at once and the calls for help were answered with wonderful generosity and promptness. Every store on the west side had been put out of business so that even those who were able to provide for themselves had no place to purchase, therefore all of the twenty-five to thirty thousand people had to be supplied with provisions and clothes. The busi-

ness men of Columbus, including a generous number of Rotarians, gave unsparingly of their time and means, and no one needed to want for absolutely necessary supplies. There have been many things needed which it has been impossible to furnish in sufficient quantities but this was inevitable under the circumstances.

The great, unsolved problem today is

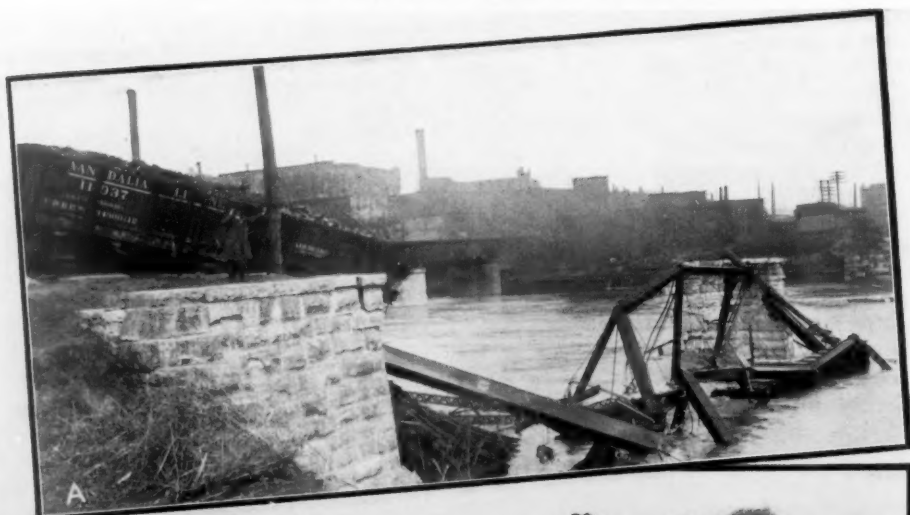


HOUSES THAT WERE CHANGED INTO KINDLING WOOD BY THE FLOOD AT COLUMBUS.

that of reconstruction. The ways and means of placing these people on their feet again, to put them in a position where they can live comfortably and procure the necessities of life, and can start life again where they did years ago. It will take an immense amount of labor and money to accomplish these things.

(Concluded on Page 34.)

Indianapolis Flood Scenes



A.—RAILROAD BRIDGE COMPLETELY DESTROYED BY FLOOD.
B.—BRIDGE THAT WAS DYNAMITED TO SAVE CITY.
C.—HOUSE PARTIALLY BURIED BY RAGING WATERS.

Flood Sweeps Indianapolis but Is Merciful

By Mark Dennis

Associate Editor, Indianapolis Rotary Club

INDIANAPOLIS has just passed through her first great disaster. Favored by her location in a slight depression, it has been many years since a cyclone or tornado has caused any large property damage or loss of life and no great conflagration has ever swept her beautiful streets.

The flood, just passed, was terrible in

was at its crest, has given place to the calm of realized loss. In Indianapolis alone this loss has mounted into the millions of dollars. The railroads can not begin to estimate the amount of damage done to their property. Many of our largest manufacturing plants were in the flood to the second story and thousands of homes were entered by the water, un-



WHY INDIANAPOLIS WAS CUT OFF FROM THE OUTSIDE WORLD. RAILROAD TIES ALMOST STOOD ON END BY THE FLOOD.

its loss of property, but remarkable in the attendant low death rate, only ten lives being lost through drowning and exposure. This was due to the prompt and untiring labor of the police force, ably assisted by individual volunteers who toiled without ceasing during the whole of the night of Tuesday, March 25th, and the day following.

Now the water has receded and the acute nervous excitement, which was everywhere in evidence while the flood

dermining the foundations, ruining the furniture and decorations, and when the water receded, leaving behind slime and mud several inches thick.

The Indianapolis Rotary Club was fortunate in that but few of its members were damaged by the flood, the chief of these being The Albert Worm Co., pork and beef packers; Aug. F. Krieg, bank furniture; E. R. Hisey, funeral director, and A. B. Meyer & Co., retail coal. These concerns lost heavily. The other members

affected were inconvenienced only by several feet of water in their basements, which drained away after a few hours.

Everybody in the city felt the effects of the flood more or less, as no street cars could run for lack of power and no city water was to be had, as the pumping station was flooded. One of the large artificial gas companies had to abandon operations for several days. The few down town pumps, ordinarily used but little, were worked day and night and lines of people, often half a block in length, with buckets, pans, bottles and tubs, waited their turn. The local express companies and several transfer and coal and ice concerns established free transportation lines and many private owners of automobiles instructed their chauffeurs to put in all of their time carrying people to their work free of charge.

On the other hand many petty and dishonest tricks were turned in the flooded districts where transfer men and some boys and men who had boats demanded exorbitant prices to carry furniture and

individuals to places of safety. It was our genial undertaker, E. R. Hisey, who at the point of his revolver, forced two of these human leeches to bring their boat to his window and take him and his family to high ground.

So far, as a unit, the Rotary Club of Indianapolis has taken no concerted action in the relief work now going on—the subject is to be brought up at our next meeting—but individually there is not a member who has not contributed in cash, clothing, furniture or personal work.

The conditions in the factory districts, which were flooded, are pitiful, but the donations will soon be large enough to outfit all the damaged homes with new furniture and decorations, and the factories also will be running full time. Summer will find us recovered in a great measure from this terrible disaster, but with many hideous scars to remind us of the disaster—our ruined bridges and boulevards, once so beautiful; our wrecked homes and broken levees.

COLUMBUS PREPARING TO BUILD ANEW.

(Continued from Page 36.)

Through the generosity of the Rotary clubs we are enabled to do something toward helping a good many of these people. The relief committee has given us one thousand dollars to be used in relief work. The Columbus Rotary Club is using this money in the purchase of shoes, stockings and underwear for the children. The committee investigates each case personally and where it finds a family of children in need, these articles are furnished. There are many poor families of nine and ten children who have lost everything, and it is certainly a great pleas-

ure to be able to do something for those who are in such need and who are so thankful for any service that can be given them. Many of the sufferers have always had plenty, so that now when they have lost everything and need help, they refuse to accept it. These are the ones we would like to help. Those who will ask for help will get all they need, it is those who will not ask, and are in need, that we want most to aid.

The keynote of Rotary is Service. Service is our watchword in our hour of distress.

He who, forgetting self, makes the object of his life service, helpfulness and kindness to others, finds his whole nature growing and expanding, himself becoming

large-hearted, magnanimous, kind, sympathetic, joyous and happy, his life becoming rich and beautiful.—Ralph Waldo Trine.

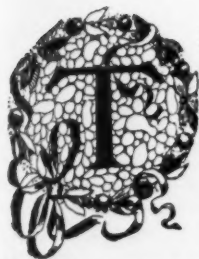


BUSINESS LESSONS ■ *from* ■ FIELDS OF SPORT



Battling Nelson, an Ex-Champion Who Never Quit

By J. C. Burton



HEY call him the Durable Dane, the red-blooded men whose hearts beat fast when the gong rings and the fighters leap from their corners. He earned that al-
literative pseudonym after he had fought fifty grueling battles and persistently climbed the rungs of the championship ladder to the very top. Thirty-three years ago, when he first nestled peacefully at the breast of his proud mother, he was christened Oscar Mathew Battling Nelson. He is the ex-champion lightweight of the world, a pugilist undefeated.

A paradox that last sentence, did you say? Yes, and no. It is rather a combination of fact and opinion, fact borne out by the pugilistic records and opinion held by Battling Nelson himself. Three years ago, he lost his crown of fistic glory to young Ad Wolgast who was given the decision at the end of forty rounds, but the Durable Dane has never admitted that defeat. He claims that the referee robbed him of his garlands, that had the fight not been stopped, he would have defended his title successfully against the arrogant challenger from Michigan. Perhaps he is right in his stubborn contention. Nelson was always a long-distance man, a fighter of wonderful en-

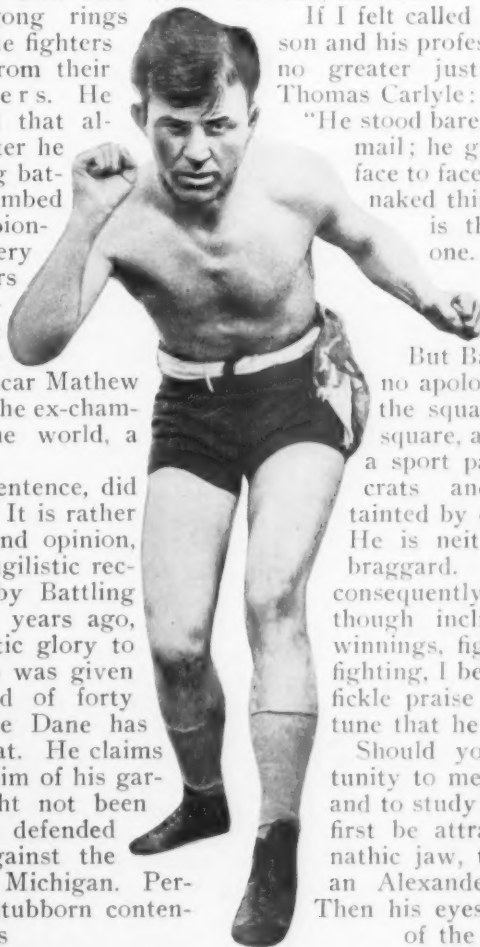
durance who struck his hardest and most decisive blows when bloody, battered and bruised. In the beginning, he lost; in the end, he won.

If I felt called upon to defend Nelson and his profession, I could do him no greater justice than to quote Thomas Carlyle:

"He stood bare, not cased in coat of mail; he grappled like a giant, face to face, heart to heart, with naked things. That, after all, is the sort of man for one. I plead guilty of valuing such a man above all other sorts of men."

But Battling Nelson needs no apologist. He fought on the square and won on the square, and reflects credit on a sport patronized by aristocrats and gentlemen and tainted by crooks and bruisers. He is neither a waster or a braggard. He lives clean and consequently fights clean and although inclined to hoard his winnings, fights for the love of fighting, I believe, more than for fickle praise and the small fortune that he won with his fists.

Should you have an opportunity to meet him in his home and to study his face, you would first be attracted by his prognathic jaw, the resolute jaw of an Alexander or a Napoleon. Then his eyes, the cunning eyes of the strategist or diplomat, would claim your attention. He carries few



BATTLING NELSON, THE
DURABLE DANE.

scars of battle. His ears are slightly swollen and the bridge of his nose a trifle bent, but I have seen college graduates, heroes of the smashing scrimmage on the football gridiron, more disfigured than this Dane who has been the target for vicious blows in more than a hundred ring combats. There is nothing indicative of brutality in his face. He looks to be as kindly a man as the solicitous physician who takes your pulse or the benevolent clergyman who gives you spiritual advice.

But when stripped for action, Battling Nelson is a 133-pound terror. He is not a boxer, lithe and graceful as a wild cat who jabs, covers up and then dances out of danger. He is a fighter, a head-down, smashing, determined fighter who hits hard and hits to win. Not that he is devoid of science, for the Dane is clever and as crafty a pugilist as ever rubbed the buckskin soles of his ring shoes in the rosin of his corner.

Perhaps he is not as fast on his feet and as quick in evading an opponent's blows as is that lightweight marvel, Packey McFarland, but it is not as imperative that he should be. McFarland has not the rugged physique and stamina that Nelson possesses. He never will be able to stand the punishment that the Dane did in those slashing, heart-breaking, nerve-racking mills with Jimmy Britt, the California dandy, and Joe Gans, the cunning negro.

If any man was ever endowed with the gifts that make for a lightweight champion, Nelson is that man. When he was at the height of his career, in the heyday of his glory, the Durable Dane had almost unlimited powers of endurance. He shook off the most persistent and hard-hitting opponents time and again. When the blood was pouring from his nose and when his eyes were almost closed, he was always boring in, carrying the fight to the other fellow. His aggressiveness was wonderful. He was usually on the offensive, ever aiming to break a challenger's defense and shatter his nerve by sending in blow after blow, fighting at close range and laying himself open to one punch that he might deliver two in return.

Nelson was not a pretty fighter, but he was a dangerous fighter. He knew his three C's better than the school-boy knows his three R's. He was always calm, cool and collected. He knew his

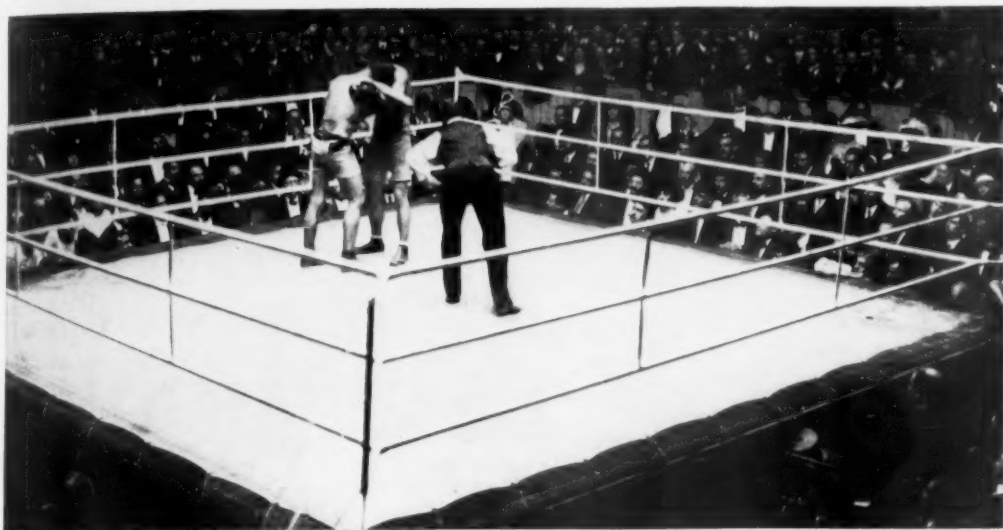
own powers. He had faith in himself. No blow could shake that confidence. He was invulnerable to pain. He was capable of traveling almost any distance. He seemed as fresh at the end of forty rounds as at the completion of four. He knew not exhaustion. In his prime his heart action was abnormal, 52 beats to the minute against 72 to the minute of the average adult male. At the end of his longest and most desperate encounters his breathing was never labored.

Wiser than the vast majority of pugilists on whom fickle Fortune has smiled, Nelson took care of himself. He shunned the primrose path that leads only to the brink of defeat and disgrace. He realized that his strength and his health were his most valuable assets, more priceless than the title he haughtily defended, and did not abuse them. Battling Nelson is not only temperate, he is a teetotaler. He neither smokes nor drinks. Because he refused to follow the pace of others in his profession, he is well off today, rich in health and wealth. He invested most of his prize money and receipts from vaudeville engagements in real estate and is now reputed to own half the town of Hegewisch, Ill., his birthplace, where he is regarded as the town's first citizen and paid tribute like a medieval monarch.

A little over a decade ago, Battling Nelson was a second-rater, without the class that entitled him to consideration even as a title challenger, let alone a champion. He had never been knocked out but he had lost several decisions. He was strong and a glutton for punishment but sadly lacking in science, both offensive and defensive.

But Battling Nelson was ambitious and the venerable Marc Anthony, almost two centuries ago, proved by *reductio ad absurdum* argument, that this is not a grievous fault. Ambition was the Dane's chief asset for he was of determined enough character to realize it.

After working in preliminary bouts in Chicago and environs, Nelson took the advice of Horace Greeley and went west to grow up with the country incidentally and develop into a lightweight champion primarily. When the Dane reached San Francisco, Jimmy Britt, the dude of the prize ring, was the cock of the walk. Under his top hat, Britt wore the garlands of the lightweight championship. At 133



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NELSON ALWAYS FOUGHT AT CLOSE RANGE, TAKING ONE PUNCH THAT HE MIGHT DELIVER TWO IN RETURN.

pounds ringside, he was considered without a master unless we exclude Joe Gans, whose brunette complexion did not entitle him to much respect, according to the pugilistic Beau Brummel.

Nelson, who considered clothes as a protection and not as an ornament, was eager to "knock Britt's block off" the first time he saw the dapper boulevardier promenading on Market street. This longing was born partly of ambition and partly of disgust. It was two years before his brutal desires were satisfied.

Britt talked like all champions and arrogantly told the upstart from the flats outside of Chicago to "go and get a reputation." The Dane took Jimmy at his word. He decided that it was up to him to win the title-holder's recognition if not his respect.

Knowing that he was lacking in the finer points of the fistic art, Nelson prevailed upon Joe Choynski to teach him the secrets of the game. After months of training and practise, the awkward Dane learned how to defend himself and developed a blow, known as the left half-scissors hook, that was destined to win him the championship. It is a twisting glancing jolt to the liver, a blow that must be accurately aimed or it is a foul.

Nelson first proved the effectiveness of this agonizing punch on Martin Canole who a short time before had lost the de-

cision to Britt after making a good showing. Although making the Dane look foolish at the start of the match, Canole finally surrendered to the inevitable and fell before the desperate and determined Nelson in the eighteenth round.

Eddie Hanlon, formerly a champion and even then considered a formidable challenger, was next matched with the ambitious youth who aspired to wear the laurels of the title-holder. Eddie lasted for eighteen rounds. In the nineteenth, he took the count.

Aurelia Herrera, a Mexican cow-puncher and bad man of the ring, who smoked black cigars and drank much whiskey, proved the next victim but only after giving Nelson a terrific lacing, once knocking him through the ropes into the lap of a spectator. The Castilian succeeded in evading the left hook but lost the decision on points at the end of twenty rounds.

There is but one more obstacle in Nelson's path to a fight with the champion. That was a victory over Young Corbett who had lost the title to Britt on points. When once the match was made, that barrier was not for long. Although very tough and game, Young Corbett was no match for the powerful Dane who landed his copyrighted haymaker twice and made it imperative that the merciful referee stop the slaughter in the tenth round to save

the ex-champion from permanent injury.

Nelson had a reputation. Britt either had to defend his laurels or admit that he dared not face the pugilist from Hegewisch. He chose to fight and he won, getting the decision at the end of twenty rounds after being knocked down twice for the count of nine.

Again Britt insisted that Nelson get a reputation before he agreed to a return match. Again the Dane obeyed. Again Young Corbett was the trial horse. Again the persistent challenger was victor, this time in nine rounds.

In the ring at Colma, California, on the afternoon of September 9, 1905, Nelson got his revenge. In one of the most celebrated contests in the prize ring history of the Golden State, Jimmy Britt surrendered his crown to Battling Nelson. The fatal blow was landed in the eighteenth round, when Britt crumpled to his hands and knees and then fell on his back while thousands proclaimed the Durable Dane the lightweight champion.

But Nelson was not satisfied with his victory over Britt. He sought other worlds to conquer. Joe Gans stood between him and a clear title and he decided to force the crafty negro into acknowledging his supremacy. Articles were signed and the race battle was staged at Goldfield, Nevada, on Labor Day, 1906. Fighting like two savage cave men, the white and black champions slashed one another for forty-two rounds until the sun sank behind the mountains and the sky darkened. It was then that the Dane landed his left hook. Gans fell, writhing with agony and crying out "Foul." Referee George Siler allowed the claim, disqualifying Nelson and making a decision the fairness of which is one of the greatest disputes in pugilism to this day.

Losing his title on a technicality, Nelson was not a fighter content to have the question of mastery long in doubt. He settled it for all time two years later, twice knocking out Gans without a challenge being raised of the blows' legitimacy.

Champion of the world, Nelson defended his title for two years against all comers worthy of serious consideration and engaged in over one hundred fights before he met his master in a challenger ten years younger than he, Ad Wolgast.

Nelson's defeat is generally regarded as a further verification of the "Youth must

be served theory," critics claiming that the constant battering which the Dane suffered in his many combats finally weakened his extraordinary nervous system. At that, he stood up before Wolgast for forty rounds, the referee halting the combat to save the proud veteran the humiliation of a knockout.

His title lost, his pride shattered, Battling Nelson started out once more to gain a reputation that would entitle him to another contest with the Michigan gladiator who gave promise of being as splendid a human fighting machine as was the Durable Dane when he disposed of Britt and Gans and received the homage of a victor-loving world. For three years, the ex-champion has been battering down the barriers and battling for recognition. In that time, Wolgast has fallen and Willie Richie has climbed to the top of the 133-pound division. It is doubtful whether the king of Hegewisch will ever have another opportunity to fight for the championship but until the day he finally surrenders to advancing age, he will be clamoring for a match. He is not a man to quit.

There is much to admire in Battling Nelson. He is the epitome of tenacity and a synonym of ambition. Like Ralph DePalma, the automobile champion, who conquered ill-fortune; like Jimmy Lavelle, the youthful pitcher, who refused to surrender to physical exhaustion in a crisis, the Durable Dane teaches the business man a lesson.

"Go get a reputation" is the cry of the commercial world. Life is but a grueling battle for recognition, an unceasing, daily fight against skepticism. The man without the heart and the courage and the faith in himself to batter his way to the top will always be regarded as a second-rater. He will never be counted out in the match for the highest honors for he will never have an opportunity to fight for them.

"I would rather be first in a little Iberian village than second in Rome," Julius Caesar is said to have declared and if he did, he was false to himself when he made such a statement. No man of pride and ambition wants to be a big frog in a little puddle if the larger puddles are accessible. Battling Nelson aspired to the championship just as the humble clerk desires to sit at the desk of the sales man-

ager. No obstacle was too great for him to overcome, no preliminary lesson was so simple that it should not be learned. The Durable Dane was patient. He did not seek to reach the top rung at a single bound. He climbed slowly but surely. Every slip, every setback only served to increase his determination to attain his goal.

Foul blows are being struck in the business ring every day. When you lose

or a six-round boxer? Have you the stamina to take all the punishment a rival can inflict and then come back, like a glutton, for more? Are you going to let the referee count you out just because you have been battered and bruised in the milling?

Ask yourself these questions. Be fair to yourself in answering them. If you come to the conclusion that you are not in the pink of condition to battle for the



Photo by Burke & Atwell, Chicago

BATTLING NELSON'S WEDDING DAY, WHEN HYMEN AND FAY KING KNOCKED OUT THE DURABLE DANE.

on a foul do you quit or do you demand another chance to make good? Are you satisfied with being a near-champion or do you demand a clear claim to the title and back up that demand with your fists? Is your nerve broken when an opponent breaks down your offense or do you keep boring in, forcing him to cover up and clinch to save himself or go down to defeat? Are you a long-distance fighter

highest honors in your vocation, start in training. Don't be content with being a second-rater. Challenge the champion. If you lose in the first match, it is no disgrace. If you are knocked out in the second engagement, we will think no less of you. But don't quit. Fight until your eyes are closed and your tired legs play you traitor. Then the world will respect you, even in defeat.







LADIES' SOUVENIR DINNER.

Given by the Rotary Club of Kansas City, Mo., at the Hotel Baltimore, March 27th, 1913. Attendance, 342 confined exclusively to members and ladies, no guests. Those standing are the overflow from main banquet room.

Mr. Greiner admits that "it is unquestionably a gathering of very beautiful and well-gowned women and the men looked fairly prosperous to me. The ribbons worn across the shirt bosom are indicative of the attendance army to which the men belong—the Crackernecks wore the red ribbon and the Hillbillies the blue."

Suretyship—A Business Factor Little Understood

By W. H. Ames

Member of the Houston (Texas) Rotary Club

THERE is probably no one thing entering so largely into the business life of today and upon which the whole fabric of commerce and great enterprises depends, that is generally so little understood as suretyship.

Webster defines the term "surety" as "that which makes sure; that which confirms; ground of confidence and security." Bouvier, as "one who is bound with and for another, who is primarily liable and who is called the principal, one who engages to answer for another's appearance in court, as for the payment of a debt or for the performance of some act," and "suretyship" "as the state of being surety; the obligation of a person to answer for the debt, default or miscarriage of another." It is with the legal rather than the literary definition of the terms "surety" and "suretyship" that I deal and which I shall endeavor to discuss briefly, it being evident that the terms "surety" and "suretyship" are as directly related one to the other, as the kernel to the nut, or the crab to his shell.

I shall not attempt to state with authority the earliest historical mention of suretyship, nor how it was regarded by the patriarchs who accumulated flocks and herds, waged wars and raised large families in the very dawn of history. That its purpose and value was known is evidenced by the words of Judah to his father Israel, recorded in the 43rd chapter of Genesis, when pleading with him to send Benjamin, his youngest son, with his brethren into Egypt in compliance with an order from Joseph, with whom Simon had been left bound for the performance of the command to do so. "I will be surety for him," said Judah, "of my hand thou shall require him; if I bring him not unto thee, and set him before thee, then let me bear the blame forever."



That the serious nature of this pledge was realized, is evidenced by the words of Reuben on the same occasion, "Slay my two sons if I bring him not to thee; deliver him into my hand and I will bring him to thee again."

Some centuries later, King Solomon, speaking of suretyship, wrote, "He that is surety for a stranger shall be sore broken; and he that hateth suretyship is sure," and again, "My son if thou be surety for thy friend . . . thou art snared with the words of thy mouth, thou art taken with the words of thy mouth; do this now, my son, and deliver thyself, when thou art come into the hands of thy friend; go humble thyself so thou shall prevail with thy friend, give not sleep to thine eyes, nor slumber to thine eyelids, deliver thyself as a roe from the hand of the hunter, and as a bird from the hands of the fowler." Still again, "Be thou not one of them that strike hands or of them that are surety for debts." One can almost imagine the wise old monarch as a modern business man who had been stung in accommodating a friend. The advice he hands out bears all of the earmarks of a bitter experience and we shall have no difficulty whatever in classifying Solomon as a pessimist on the subject of suretyship.

My researches in the literature of people, ancient and modern, reveal many interesting instances of suretyship in which the surety has shown the most devoted attachment to his principal and has been reduced to sore straits to prevent the loss of fortune and even life itself. Among the best known of these is the story of Damon and Pythias, the inseparable friends of ancient Syracuse. You will all recall how, when the tyrant Dionysius had condemned Pythias to death, the lat-

ter, as a last request before going to execution, asked the privilege of bidding farewell to his family. This request was granted only after his friend Damon had become his surety, pledging his life as a forfeit for the return of his friend to his own execution. The happy conclusion of this undertaking in the return of Pythias in time to save his friend from the penalty of his forfeit so astonished the tyrant as to move him to pardon Pythias and to restore the friends inseparable to his royal favor. This incident is supposed to have taken place about the year 401, B. C.

Shakespeare has immortalized in the Merchant of Venice the pledge of Antonio to Shylock of a pound of flesh from next his heart, on behalf of his friend Bassanio, that he would return the loan of ducats, and has recorded the first instance of an escape from the penalty of the bond by a technical flaw in the instrument.

Owing to the fact that the undertaking of suretyship is one fraught with great financial danger to the surety, usually unaccompanied by any advantage or benefit to him, the courts have from the earliest times construed the bond so as to give the surety the advantage of any failure on the part of the payee or beneficiary to have kept and performed every article of the contract between him and the principal, guaranteed by the surety, and, though he may exact his pound of flesh, he may not shed a drop of blood that is not stipulated in the bond.

This right of the surety to quibble for his financial safety and to require the beneficiary of his pledge to establish his claim in the face of every legal obstacle and then to require him to exhaust his recourse against the principal before subjecting the property of the surety to levy to satisfy his debt, has been passed down to the incorporated societies that have in recent years come to supplant, in a large measure, personal or individual suretyship, for, though it is true that suretyship has been removed from a sentimental to a business basis, and the corporation does not pledge a pound of its flesh on behalf of its friend, nor hazard its life on the performance of his obligation, it only collects from its principal a charge sufficient to defray the expense of transacting business, setting aside a reserve for the pay-

ment of losses and a reasonable return on the capital invested.

The first recorded attempt to establish a society having for its purpose acts at all akin to the present form of fidelity insurance was made in London in the year 1720. The object of this society, however, extended no further than what might be termed the guarantee of hired servants, and did not embrace the numerous uses to which fidelity bonds are now put.

About the year 1840, recognition was given to the application of the laws of average, which govern insurance, to the principles of fidelity insurance, and several years later the pioneer fidelity company was organized in England by a special act of parliament.

This was the first public or official recognition of the usage of fidelity insurance, for the act granted power to certain government officials to accept the company's bonds or policies in lieu of personal surety or securities formerly authorized to be taken by law.

The first legislative recognition of this business in the United States was given by an act of the legislature of the State of New York in 1853. This enactment empowered insurance companies organized under its provisions to guarantee, among other things, the fidelity of persons in positions of public and private trust. However, it was not until the year 1876 that a company was organized under this act, and not until 1880 did it commence the transaction of fidelity insurance.

In June, 1881, the legislature of New York extended the powers of companies, authorized under its authority, to such an extent that the guaranty of the companies could be taken in lieu of the usual security given on bonds and undertakings required by law, while judges and other officials were authorized to approve bonds and undertakings when so guaranteed. Prior to this time, corporate suretyship was limited to that class of bonds which are now known as straight fidelity bonds, or those which guarantee only against dishonesty.

Subsequently by operation of the laws referred to, and by numerous others enacted since, corporate suretyship has branched out until it now covers a much wider scope of transaction than any other form of insurance, including not only the

guaranteeing of honesty, but also the faithful performance of duty, the carrying out of an agreement or contract, and indemnity against loss in a great number and variety of other cases.

By the growth of legislation on the subject, as well as the change of custom, the practice of personal guaranties has been almost superseded by that of corporate suretyship.

This widespread use, and the necessary compilation by the companies of the results of risks which they have taken, has caused the greatest caution and most careful scrutiny to be given to every proposition. Indeed this is necessary for the safety of the companies on account of the enormous variety of obligations which a corporation issuing surety bonds is called upon to assume. One of the chief causes of this exercise of care is the fact that the transaction of this line of business differs from other insurance lines in that there are three instead of two persons involved; the surety, the assured and the so-called third party or principal, from whom as a rule the fidelity or surety bond has been exacted. The fact that the bond has been required of the principal rather than given voluntarily by him is an important element in considering the moral hazard of the risk, and it is due chiefly to this that much that affects a corporate bond may remain unknown to or at best be only surmised by the underwriter.

This underlying principle in fidelity and surety bonds makes the business differ greatly from other lines of insurance and causes considerable confusion in the minds of the uninitiated.

To the average layman, insurance is insurance and a bond is a bond, and little distinction is made by the average mind between policies of insurance covering the person of the assured and policies covering the loss of his property, or between fidelity bonds and bonds of suretyship or surety bonds. In fact, one of the commonest questions we are called upon to answer is, "What is the difference between a fidelity bond and a surety bond." The answer once given need never be forgotten. "A fidelity bond is a guarantee of a negative character in which the guarantor undertakes that his principal will not do certain things or will not commit certain crimes." "A surety bond is a guarantee

of a positive character in which the guarantor undertakes that his principal will perform some act or duty specified, or carry out the terms of some contract undertaken." So under these two general terms may be grouped the myriad classes and types of suretyship designated under the more typical and generic name of "bonds." In fact, it is not uncommon for a bond to be so drawn as to involve the principles and characteristics of both a fidelity and surety bond in that it guarantees that the principal will not only refrain from acts of dishonesty but that he will faithfully perform his duties or carry out any contract or agreement under which he is working.

As I have shown in my opening words, from the earliest dawn of history the subject of suretyship has been one to inspire caution rather than optimism, serious consideration rather than levity, reflection rather than poetry and sighing rather than song, and yet there is a great and only partially developed field of endeavor and fruitful activity open to him who will intelligently and, shall I say, hopefully, cultivate the same.

It is one, however, for which the laborer should be fitted, both by nature and education, for he should not only be a good judge of men but should thoroughly understand the underlying principles of the business and be able to grasp almost at a glance the full extent and character of the obligation assumed, to know whether he is called upon to guarantee the payment of a liquidated demand, or, merely answer for the failure of his principal to observe the letter of the law.

After having made a study of this subject for many years and after pursuing the surety business for nearly a quarter of a century, and having learned some of its dangers and the infinite variety of its forms and obligations, it has never ceased to be a mystery to me why business men, whose opportunities for becoming familiar with these obligations are so limited, will so lightly enter upon undertakings without adequate compensation, or without any compensation whatever, which not only bind themselves but their heirs, executors, administrators and assigns; or how, knowing the uncertainties of life and fortune, they can ask others whom they call friends to incur these obligations on

their behalf, which may not be terminated for years, and which might, upon proper terms, better be assumed by a corporation organized for the purpose after a careful scrutiny of the proposition by its legal department.

In fact, many a man has been deterred from entering into a ruinous contract by first submitting his agreement and bond to an expert surety man. Such a case as this arose in a contract entered into by one of the most prominent building concerns which ever operated in Houston. Having a bond to execute covering a large contract, the manager consulted many surety agents in relation to the execution of same, and, as he expected, the rate of premium to be charged was the one uppermost in the minds of all, until the arrival at his office of a real surety man, whereupon the conversation ran something like this:

"Well, Mr. Blank, what price are you going to name for the execution of my bond."

"I am not going to name you any price, Mr. Doe, until I have examined your contract and specifications, and whether I do then or not will be determined by what I find in them."

This reply was so full of good business sense that Mr. Blank was immediately invited into the inner office and shown the contracts. An examination revealed to him that a time limit had been placed on the contract with an unusually heavy penalty and to make it binding a premium for earlier completion had also been provided for, it being stipulated further that no allowance of time would be made to the contractor except on written application. A further inspection of the contract revealed the fact that an old building occupied a large portion of the ground to be built upon and that there was an unexpired lease having six months to run, held by the occupants of this building and which had not been cancelled.

"What arrangements have you made, Mr. Doe, with the owner for allowance of time on account of the delay you may ex-

perience in the removal of this house from the building site," said Mr. Blank.

"None," said Mr. Doe, "that has been overlooked, but as a failure to obtain a credit for this time means a matter of \$60,000.00 to me, I will attend to it at once, after which I shall be pleased to take up the further necessary details of arranging the execution of my bond by you on such terms as you may name, as I feel that you have been the means of saving me many times the amount of your charge for making my bond, even though you may charge me double the amount quoted by your would-be competitors, none of whom has even so much as asked me to see my contract, and I will therefore dismiss these gentlemen."

This incident is related merely to show the value to the principal himself of expert advice. Not long since I was called on by a contractor who sprung the usual inquiry, "Will you make my bond." My answer was another question, "What is the amount of your contract and where is it." A little further conversation developed the fact that the contractor had not fully gone into the details of the work that he was about to undertake for a stipulated sum of \$3,250.00, relying on an estimate made by an interested party that the work would be done for that amount of money at a fair profit to him.

My advice to this contractor was to make his own estimate or pay some one else upon whom he could rely to make it for him, and to familiarize himself with the plans and details, after which I should be glad to consider the matter of becoming surety for him. He went away and a few days later he met me with the statement that the contract which he was about to undertake for \$3,250.00 could not have been completed at a profit under \$5,000.00.

Now if what I have been able to tell you about suretyship shall have interested you or shall be of any future benefit to any Rotarian I shall feel fully repaid for having given some thought to a very important though unromantic subject and of having given you the benefit of my thoughts.

Canoeing In the Wilds of Canada

By Elmer R. Murphey

Member Chicago Rotary Club and President of James H. Rhodes & Co.

WE WERE tired of sales reports, expense accounts, production costs. We were dizzy, fagged, nervous. We were weary of the city's din and noise. We wanted to get back to nature—out of the reach of telephone, telegraph and mail. We had heard the call of the wild.

So we fitted ourselves with duffle bags, shoe packs, fishing tackle, sleeping blankets, and headed for the wilds of Canada. All day we rode due north. The country grew wilder and more rugged every mile. On every hand we saw stern rocks, rushing streams and dark forests, but no human habitations.

Late in the afternoon the train came to a stop. We waved farewell to the cockney porter and climbed out with our luggage and guns. We looked around for the town. There was none. Nothing but a small shelter for waiting passengers and a house in the distance.

Then our guide came forward, and shook hands in a grave manner. He rowed us over to the so-called "hotel."

We enter the office, which also is the bar-room. The long, low-ceilinged room is fogged with smoke from the pipes of a crew of lumber jacks and two or three half-breed guides who are standing at the bar. The polished top is swimming with beer and foam. The barkeeper, clad in a soiled white apron, skids foaming glasses along the slippery bar with a dexterity that amazes. In a corner, amid two or three whisky barrels, a sturdy woodsman, overcome by the liquor and fumes, is asleep.

Suddenly a battered piano in a corner clangs out a waltz tune. The instrument beats out the melody in harsh, tin-pan

fashion, then suddenly breaks off into silence.

We are glad enough to escape to our "so-called" rooms above, which really are nothing more than closets, divided by partitions. Each "room" contains a bunk, a mirror hung on the wall, and a chair.

The partitions are eight feet high, and there is one high ceiling. Your soliloquy during your sleep entertains anyone in any other "room" who chooses to listen.

Next morning, all our personal "duffle," as baggage is called, is packed in waterproof canvas bags and loaded into the canoes. They look frail, but a 16-foot

canoe will carry 1,200 to 1,500 pounds. I take my place in the bow, the guide seats himself in the stern, and we start on our journey.

Our canoe ploughs straight through the water as we stretch our muscles behind the paddles. Ah, the sheer joy of it! We breathe in the tonic air, redolent with the odor of birch and pine. We dip our wrists into the



ONE OF OUR CANOES.

stream and the cooling water refreshes us like the fountain of eternal youth.

On we speed! Our guide has thrown out his trolling line and ever and anon a silvery fish flashes to the surface of the stream in its last, desperate attempt to escape the hook. One by one the guide adds the prizes to his string and soon we pull to shore for lunch.

A camp-fire is built, and soon the speckled beauties are popping and crackling on the griddle, which turns them to a crisp, golden brown. Our work with the paddles has awakened our jaded city appetites and we attack with a vim the savory spread that is set before us.

After a short rest, we are on our way again. All day we glide through silent

stretches of fir and birch. The breezes have expired and a deep silence seems to brood over all. Only our voices, the swish of our paddles, and the distant cry of the loon break in upon the profound stillness.

Gradually the flaming sun sinks toward the horizon, tipping the forest with crimson and gold. Soon the twilight of the northland is upon us and our guide signals us to turn to shore.

In the science of camp-making we are obviously green hands, so the guide takes charge. One of us is sent to rustle wood for the fire; another prepares our food for cooking; while another surveys the shore for a miniature plateau on which we can set our tent, so that it will not be flooded by a sudden rain during the night.

Then we hasten to make our beds for the night. We gather boughs from the balsam pine tree and lay them with the leafy end up, stalk down. After we have laid the boughs to a depth of about three feet, we spread the rubber ponchos, unroll our blankets and the beds are made—the softest and most fragrant beds that ever man dreamed sweet dreams upon.

The booming voice of the guide calls us to dinner, which is steaming on the table—a flat rock near the shore. Our appetites are keen as a razor's edge, and we fall to like woodsmen.

The moon comes up and its rays shine amid the white birches, which shimmer like rods of silver. Someone pokes the campfire and the sparks sail up into the darkness like a million tiny meteors. Someone starts a song. We all join in the rousing chorus. As the melody dies away, we listen to the echo as it rings out through the forest, startling the wild creatures as they prowl through the night.

The last flame of our camp fire flickers out. With a last look at the dying embers, we seek our beds. The strange noises of the forest keep us awake far into the night. An owl hoots from his perch in some tree; a muskrat splashes in the water near our canoe; the weird, bassoon-like call of the loon comes to us from afar.

Sleep at last steals over us, wearied as we are by the day at the paddles. When we awake the sun is shining hot upon our tent and driving away the mist of the morning with its pelting rays.

A plunge in the cool water, a bite of

breakfast and we are on our way again. This day we come to the rapids. From afar we hear the roar of the water as it dashes itself against the rugged rocks in the narrow channel.

The rushing water sounds louder and louder in our ears. The current grows swifter. We stiffen our muscles and take a tighter grip on our paddles. Soon the current catches our frail canoe and sweeps it on as though it were a twig. The shore flies by. The keen eyes of the guide look straight ahead and his skilful oar steers our boat amid the forest of rocks in which we find ourselves.

What if the canoe should capsize? Could we swim ashore through that mad, swirling water? Involuntarily, I shake my head. I know our lives are in the hands of the guide. A mistroke of his oar and—

Suddenly our canoe dives down an eight-foot shoot. My heart bounds into my throat as we plunge off at a perilous angle. The water leaps into the boat.

We have emerged from the rapids. All about us the water stretches as smooth and as peaceful as glass, and we breathe with relief.

We make our camp on an island where the roar of the rapids rings in our ears all night. The swift winds hurl clouds across the sky. Despite our warm campfire, the chilly night air creeps upon us and we seek our tent. A shower of rain patters upon the canvas, but the storm soon sweeps by and the stars and moon come out, cold and clear.

That evening we had built a prison for our fish by piling stones in the water near the shore. Next morning we found that they had all escaped through a hole which we had overlooked. It meant light rations for breakfast. The sight of a fat porcupine calmly eating his lunch on the opposite shore is maddening to us. We hurl a stone at him and he falls over a log in his surprise at such discourtesy from surly strangers.

Two mink lazily swim about in the little bay and come to shore to cut grass packing for their nest. A grouse drums in the wood and we find fresh reindeer tracks.

One night when half asleep we were startled by a terrific clatter as our cooking tins and utensils were overturned.

Switching on a pocket electric light we spied an animal with brownish fur, and a broad white stripe down his back calmly foraging in our larder. Mr. Skunk paid not the slightest attention to us, but continued his search for eatables. At times discretion is the better part of valor, so we patiently waited until our visitor had eaten his fill and slowly walked away.

The next night the guide set a deadly trap for our nocturnal visitor. About midnight we heard a resounding crash and leaped from our bunks.

Like vengeful beings we hastened to the spot. But we had been foiled. The log had fallen too slowly and the agility of the skunk had saved him from being crushed.

One day we came upon a lumber camp. The row of big log houses and the slashings looked like an ugly scar on the wild beauty of the north woods.

"Bull Dog" Regan, known far and wide in the woods as the greatest of camp bosses, ushers us into the bunk house. Regan is a square shouldered giant who has lived in the woods 42 years. He seems to be a part of them. In a great city he would be pitifully out of place, but here he is a king among men.

He takes us in to dinner. We see three long tables with thirty big, hungry men sitting at each. The dishes are of enameled tin. The soup is put on the table in a great bowl, in the center of which swims a cup with which you fill your plate. Then come meat and potatoes

and beans, served with bread cut in slices an inch thick and 12 inches square.

After dinner, the chairs are pulled in circles and pipes are lit. It is a tobacco that only men with frames of iron can smoke—at least so I judge from the pungent odor that soon fills the room. Secretly I am glad when Regan leads me out into the clear night air, on the way to his bunk house.

One day the second rain of our trip comes. We paddle on to make a portage before night despite the steady drizzle. The wetness seeps through our clothes and into our very bones. Our shoes ooze water.

When we step ashore the wet leaves sink like sponges beneath our feet. A drop of water hangs on the point of every leaf and if by chance we jar the trunk of a tree, a deluge is loosed upon our unlucky heads.

The jackpines, however, burn cheerily despite the drizzle and our dampened spirits rise somewhat at the sight of the smoking dinner. We stretch our tent over the campfire and sit under this grateful shelter, listening to the patter of the rain overhead.

The gloom of the forest grows darker. The subtle mystery that steals over men in the remote places of nature comes upon us. The steady beat of the rain and the moan of the wind saddens us. We gaze into the fire, not knowing whether we shall begin our journey homeward on the morrow, with sorrow or with gladness.



A SHORT STOP FOR LUNCH.

Building a Man and a Business— How a Rotarian Got Ahead

By C. N. Cain

Member Rotary Club of San Antonio

(At one of the recent luncheons of the Rotary Club of San Antonio Chas. N. Cain, San Antonio manager of the Peden Iron and Steel Company was called on to tell something of his success. His story as told was a most modest recital, yet it gave every one of his fellow club members a graphic idea of the way this young man has climbed the ladder.)

WE SHOULD all realize when we are working to the interest of our employer, we are promoting our own interest. How shall we do both? No certain rule will apply to all young men, so I will give you my experience during the past twelve years, beginning when I was at the age of seventeen.

I was reared in a small town, Calvert, Texas, and at the age of seventeen, I went to Houston. My first position was with the Houston Cornice Works. The only position they had to offer me was \$3.00 per week as office boy. I got down every morning at 7:30, got the mail, swept and dusted the office, and got everything in order by eight o'clock for the "boss."

The idea struck me to save my money. Just about this time some of the leading banks opened up a savings department, and they would accept deposits as small as one dollar, and pay interest at the rate of 4%. I began to put what I could spare each Saturday night in the bank, and when I had over one dollar, I would take it to the saving bank. So many of us have too much pride to start a bank account unless we can start it with \$100 or more. We live from year to year, thinking we will soon have one hundred dollars and will start a bank account. We have the wrong idea. How many of you have had almost the desired amount saved up to start a bank account, and something happened that discouraged you?

I worked several weeks at \$3.00 per week. I always tried to keep busy. I was always willing to help do other work, therefore it was not long before the



"boss" suggested a promotion from office boy to collector.

The second year I was promoted to time keeper, and store room clerk—my salary increased to \$10 per week. Just about this time a beautiful private park, known as Forest Park, was being divided up into city lots, and lots were offered on what I thought most reasonable terms; prices from \$100 to \$300 per lot. So, I went one evening after work, selected two lots and signed a contract. The price of the lots I selected was \$150 each, \$50

cash and \$10 per month.

I had then a very nice little bank account, and drew \$50 out of the bank to make the first payment. I then realized I had the monthly payment to meet, and thought how happy I would be when I got the lots paid out and became a property owner. Soon after this I made the last payment and got the deed. I signed a contract for three more lots. They had increased and I had to pay \$200 each; the price of the three lots was \$600 and the other two lots which I had paid out costing me \$150 each or \$300, made a total of \$900 for the cost of the five lots. They are today worth \$800 each, if not improved, making the present value \$4,800 on an investment of \$900.00.

I was a little past the age of nineteen when I was made purchasing agent for the company at a salary of \$65 per month. A few months after being promoted, I was offered a position by the Peden Iron & Steel Co. The vice-president took the matter up with me (he was warehouse manager at that time) and explained that

he had been watching the way I had been looking after the interest of my employer, and would like to see me go to work for his company. The president explained that their warehouse manager had recommended me so highly that he was willing to give me a trial, saying that he would start me at \$50 per month. I told him I would let him know, as I wanted to think the matter over and give my employer ample notice.

So I took the matter up with my "boss," and he explained he would give me \$75 not to resign. I realized that the Peden Iron & Steel Co. was much larger than the company I was with, and the opportunities would be much greater, but it required a great deal of confidence to leave a \$75 position to take a \$50 position. After giving my employer ample notice, I accepted the \$50 position in the stock house.

I was then about the age of twenty. I began to study the catalog and got familiar with the different goods carried in stock. Each night I carried the large price book home and studied it. After finishing my day's work at the stock house I began to go to the office and work, trying to do more than I was paid for. It was at this period, I believe, that the president began to take notice of my work. Other members of the warehouse force never did any work after the warehouse closed, and thought that I was very foolish.

One evening I went into the president's private office and told him I had saved up some money and wanted to buy stock in his company, and wanted to pay for it in monthly installments. He explained that there was none on the market, but as he wanted to help me, he would let me have part of his stock. I soon made the last payment, and a stock certificate was issued, and on the first of the year they notified me that my salary would be increased. The company continued to grow and was very successful.

After having been with them for about three years, my salary had been increased to \$90 per month. I was then about 24 years of age, when a traveling position was opened to me. I was ambitious to be a traveling salesman. My headquarters were to be in San Antonio. The sales manager explained that they had had a great deal of trouble in keeping a sales-

man in west Texas. I was determined to make good, and thought it would be an opportunity to save money, as all my expenses were to be paid by the company. So I began to hustle and for the first year I received a nice increase in salary.

I began to think that I should improve the vacant lots I had bought so I could have a revenue coming in. I went to the large trust company and explained to the president what I wished to do, and agreed to secure a loan by giving a mortgage on the lots. I secured the loan with the understanding that I would sign notes for \$60 each, plus the interest, until the amount had been paid. I signed the notes, secured the money, and had a five-room cottage built on the lot, and rented the house for \$20.00 per month.

Very soon I had all the notes paid and had \$20 per month added to my income. The president of the trust company noticed how prompt I was in paying the notes each month, so I had no trouble in securing another loan, and each time I would have the monthly notes larger than when the first house was built, as I had the house rent coming in, which I did not have before. I soon had all my lots improved, and a nice income.

The Peden Iron & Steel Co. increased its capital stock from \$250,000 to \$500,000 and I increased my holding in the company.

I traveled four years in the same territory, and at the end of the four years I had worked up a nice trade for the company, and thought how much I could increase my sales if I had a small warehouse in San Antonio to distribute my goods.

I leased a piece of property and made a trip to Houston to talk the matter over with the president of our company. I told him I was willing to take my own money out of the bank and build the warehouse. I was so determined that the company agreed to rent the building and give me a small stock, if I erected the building, which was to be 50 feet long and 50 feet wide.

I had leased a piece of property on the railroad, 300 feet long and, before the 50 foot building was completed, I had extended the length of it to 150 feet. Before the end of the first year I had doubled the capacity, making the build-

(Concluded on Page 54.)

Service—How to Improve It

By G. W. Harris

Member Rotary Club, Washington, D. C.

TO ME our Rotary club has developed along a line of education that I hardly think will hold the average busy business man. We have had good talks, but too much in general.

My idea of a successful Rotary club is for each man when it comes his time to "help us grow" to take the subject he knows best, or he feels is the greatest factor which helped make his success, and tell us of it. If it fits in the general plan of our own business to advantage, then we may adopt part or all of it.

This is the answer of one man, and only one from each business in the club, then openly we may speak and show our little secrets that must exist in every man's business.

This Rotary idea means to me the handing over of methods and exchange of ideas that will help the other fellow to increase his efficiency in his particular business.

In conducting a business of any magnitude it would seem as if it were absolutely necessary to adopt a fixed policy covering all the important points and adhere to it until it was demonstrated that some better method could be used. When a settled and definite policy is not adopted and understood by the employees, constant friction and misunderstandings are liable to occur.

If, on the other hand, well defined lines are laid out on which the business is to be conducted, it will naturally run smoothly, as every one concerned understands just how each transaction is to be handled, and even though the general manager and his principal assistants are absent, there will be no complications and unnecessary delays.

To my mind, the best business man is



not the one who spends nine or ten hours a day at his desk giving instructions to his employees, but the one who can organize a business so it will run, for a time at least, just as well without him.

The general policy which has been adopted by our company is based on the saying of the late Marshall Field, to the effect that "the customer is always right"—or, as some one else has put it, "it does not pay to fight with your trade."

Now, if the customer is to be always right then we must render such service to them that they will be always right, and that

brings me to my subject, SERVICE.

Service covers much ground and each of us can talk on it from angles that are entirely different and when we have finished everything has not been told.

In speaking of it I shall touch very lightly as it affects the customers.

Service is that factor in a business that sooner or later makes or breaks it. It is the easiest and cheapest thing to give, but the hardest to teach your force. The service that is rendered by your force and that received by your customer is looked on from entirely different view points, and the business director who is able to bring his working force to see the service rendered by that force from the view point of the customer is a success.

If any of you have purchased goods over the counter of a certain G Street firm you will readily understand why one of our own members came out of that store one day, watched his own salesman and then hired a head salesman to direct trade into the correct channel and to see that all clerks were on their job. That is rendering service from a customer's view point.

I hope he will tell us all about that story some day. I know of four customers that this G Street firm have lost through the lack of someone in the firm not knowing or seeing the view point of the customer.

How does our firm help this condition?

Every Friday evening we have a meeting of the sales department when we have discussion of all matters pertaining to that end, and the last Friday of each month every member of the working force is there.

The head of each department brings out the troubles of that department, then the different persons there employed have their say until we go through the whole house. While this is being done we try to keep the view point of the customer before us all the time.

What else do these meetings do? We instill into the minds of our employes the fact that their ideas and thoughts, in fact, their services are as essential to our business success as mine.

The average business man's employes are very much afraid of him. I mean from a brainy or thinking point of view. He receives no help from them either in suggestions or faults of the business. Place them in a position where they may be able to explain their point of view, and let them tell you of the failures they see about the place. Get them into your confidence, which can easily be done in time. If you try the weekly meeting idea, at first you must do all the talking, but draw them out and it will soon be found that they will be right there.

A man cannot conceive his best ideas alone. He must have help, and these Friday meetings have given our firm a greater benefit than any other one thing.

It has improved the service to our customer in every way, for at these meetings we bring individual cases for discussion and profit thereby.

We know that to record the orders that are taken for a firm we must realize the greatest helper is the lead pencil, but do we realize that the American people

spend ten millions a year for these pencils and that each pencil must have an eraser on the other end? Stop and think a moment. One end of the pencil to write the order, and we will not buy these pencils without the other end that has an eraser to rub the order out. No, not to rub the order out, but to erase the mistakes that the writing end of the pencil makes. Two million a year would buy the pencils if we did not need the erasing end, a total loss of eight million, because of mistakes we know we are going to make. This shows the lack of service that we render. We say show because it's plain and we easily see the result.

How many mistakes do we make that point to lack of service that we cannot see so plainly?

Begin tomorrow and notice how often you personally use the eraser on that pencil. Prove this one thing to yourself and then get the habit and see the other mistakes you and your firm make that is the opposite to rendering good service to your customers.

Now one more point and I am through. This Rotary club, or rather its members, should be sincere with each other. I admire a sincere man and so do you. It is your friend who criticises you and your enemy who flatters you. Your friend is sincere, wants you to improve and tells you where you are wrong, but the man who tells us that we are right when he sees the mistakes we are making is not our friend. I hope he is not a member of this Rotary club.

Let us all accept criticism from one another and remember that it's from one of our best friends. If we do this and make out little talks with ideas of this kind in mind and each member talks of something that he knows is successful with him in his business, it will only be a short while before confidence will be established among us.

After all confidence in each other is the thing needed. With confidence established none of us will require a "boost week."

Auditor's Report Satisfactory

The Business Affairs of the Association for the First Two Years Thoroughly Gone Over

AT THE meeting of the Board of Directors of the Association, held August 9, 1912, at Duluth, it was ordered that a certified public accountant should be gotten to make a thorough and complete audit of the books of account, record and business transacted by the Association during the two year period from the organization in Chicago, 1910, down to the time of the Duluth Convention.

Such an audit has been made and while it would require too much space to print all the statistics of the report, we publish herewith the text of the report. The complete report including text and statistics was sent to each member of the Board of Directors.

BARROW, WADE, GUTHRIE & CO.

Certified Public Accountants

Monadnock Building

Chicago

March 4, 1913.

Glenn C. Mead, Esq., President,

INTERNATIONAL ASSOCIATION OF

ROTARY CLUBS,

Philadelphia, Pa.

Dear Sir:

Complying with your request, we have examined the books and records of the National Association of Rotary Clubs for two periods, the first extending from 18th August, 1910, to 21st August, 1911, and the second extending from 21st August, 1911, to 9th August, 1912, and now submit our report covering the results of such examination.

Our examination has been very carefully and thoroughly made, it being found necessary in order to verify all items of income as well as items of disbursement, to read the proceedings of Conventions and Minutes of Directors' Meetings and other records and memoranda. We found all cash disbursements to be accounted for by properly approved vouchers, and in the case of expenditures not made in cash, we found such transactions to be justified by various letters authorizing the same or by actions of the Board of Directors or the Executive Committee.

We found satisfactory evidence that all income had been faithfully accounted for and that all disbursements had been properly authorized for both periods covered by our examination. This conclusion was reached after the examination of all correspondence and other data bearing upon the income or expenditure of money contained in the files of the Secretary, and was also proved by recorded entries shown on the books of account, so that we feel fully warranted in the statement that we find all of the funds of the Association to be fully and properly accounted for.

During the first period the books of account

were primitive and the accounts were kept in a somewhat abbreviated form, but we experienced no difficulty in arriving at the conclusion above noted, while for the second period we found the bookkeeping methods to be very much improved and extended.

From the schedules which we have prepared and which we have attached hereto, it will be observed that during the first period there was a deficit of \$577.77, while for the second period (that ending 9th August, 1912,) there appears a profit of \$546.01, the deficit being thereby reduced to the amount of \$31.76 at the latter date.

In preparing the schedules which accompany this report we found it necessary to adjust the records of the Association as at 9th August, 1912, for the purpose of including an item of \$16.42, representing an allowance to advertisers, and \$2.50, representing commission on the advertisement of W. Stuart Morrow, Glasgow, Scotland (Volume 2, No. 4), which had been overlooked in making up the liabilities of 9th August, 1912.

In examining the amount of dues paid by affiliated clubs, we noted that all dues had been regularly charged at the proper rate and that collections had been well attended to. As to the verification of the number of members of affiliated clubs, we found reports on file from such clubs, with the exception of one club for a short period, for which, however, dues had been paid.

In the matter of the number of copies of the 1910 convention proceedings, which were disposed of during the first period to which we gave our attention, no accurate record was kept as to the number of these proceedings handled. We were able to verify the advertising in the National Hand-Book to our complete satisfaction. While the records of the Association show that at the convention of August, 1911, the Board of Directors was authorized to publish a magazine, such records failed to show that the Directors explicitly authorized such publication, or took any action whatever in the matter. We have had, however, given to us a statement of Paul P. Harris, former President, Chesley R. Perry, Secretary, Frank L. Thresher and Lee B. Mettler, to the effect that while the records of the Directors' meetings may show no specific authority for the publication referred to, as a matter of fact it was understood among the Directors that such publication was to be made and that the Secretary was authorized to take such steps as were necessary to carry this purpose into effect.

We paid particular attention to verifying the advertising carried in the "National Rotarian" and satisfied ourselves completely that the rates were uniform to the various advertisers in each issue prior to the publication of rate cards, and that thereafter the rates so fixed were adhered to in all instances, save and except only those for a reduction in which authority was received from the Board of Directors.

In the matter of subscriptions to the "National Rotarian," we found satisfactory evidence that

charges had been made at the rate of 25c for each member of the affiliated clubs for subscriptions to the publication. As clubs received new members it was the practice to mail copies to such new members whether the club to which they belonged paid for such copies or not, it being the policy of the management to circulate the "National Rotarian" as widely as possible among the membership of the various clubs. In many instances, however, these odd subscriptions from new members were taken care of by the clubs with which they were affiliated.

We did not attempt to do more in the matter of vouching payments of subscriptions to the "National Rotarian" than to see that the cash book recorded the amount of subscriptions charged against the various clubs and that the amount so charged was the correct amount. We did, however, as above indicated, note the various sundry payments made on account of new members, but believed that we would not be justified in expending the necessary time to check up the exact number of copies printed and their subsequent distribution. We gave special attention to the allowances to associate editors for commission on all advertisements secured by them and found that in no instance was there a departure from the ruling of the Executive Committee that the rate of such commissions should be 25%. Payments of these commissions were made either through the check of the Association or by deduction from remittances made to the Association by associate editors.

We have attached hereto a schedule showing a net profit or loss on the "National Rotarian" and desire to remark that this schedule does not include any proportion of the salaries of the secretary acting as the business manager or editor, nor of any one of his assistants. The expense shown under the title of "Production" represents the actual cost of printing the magazine, purchasing necessary plates, cuts, etc., and paying for special articles. In the Philadelphia number of the "National Rotarian" (being Volume 2, No. 7), the larger proportion of the advertisements contained therein were furnished and paid for by the Rotary Club of Philadelphia and settlement was made with the Association on the following basis:

Total Cost of Advertising at Regular Rates				\$886.25
<i>Less</i>				
Commission allowed, 25%				\$221.55
Special allowance for cost of Plates, etc.				150.00
				371.55
Cash Received				\$514.70

The special allowance of \$150.00 made as above set forth was without special authority of the Executive Committee, but the transaction with the Philadelphia club caused the magazine to show a net profit to the Association for that month of \$428.02, being the first issue to show a large profit.

We would suggest that in order that a financial statement of the Association may be properly prepared, audited and published, and that a proper check on the number of delegates to be accredited from the various clubs to the Conventions of the Association may be obtained, the fiscal year of the Association should be changed to end on 30th June, and thus permit the Secretary and Treasurer to have ample time in which to compile proper statements as above mentioned.

We were afforded every possible facility for the dispatch of our work and Secretary Perry and his assistants took the utmost pains to find from the files every memoranda or other record necessary to prove to us that all of the funds had been received to which the Association was entitled, and that none had been disbursed without proper authority. But for the industry of the office force, including Mr. Perry, in the direction mentioned, our work would have been far more laborious and tedious and would have extended over much more time. There was manifested by the Secretary a determination that no transaction should be overlooked, with the result that the report we now make covers every matter of importance with which the Association was concerned financially, during the periods covered by our investigation.

Yours respectfully,

(Signed) Barrow, Wade, Guthrie Co.

BUILDING A MAN AND A BUSINESS—HOW A ROTARIAN GOT AHEAD.

(Concluded from Page 50.)

ing 300 feet long. The company was very anxious to own the building. About that time the capital stock was increased from \$500,000 to \$1,000,000, fully paid up, so I sold the building and invested most of the money in stock of the company.

A few months ago I recommended to the president the purchase of a large site just across the street from our present location, and that they build a substantial fire-proof home in San Antonio. I had figured what our saving would be in the

insurance, and after considering the matter very carefully and discussing it with the directors, he requested me to close the deal for the new site, over four blocks long. Plans will soon be completed for a large fire-proof concrete building to be located on our new site, and work on the building will be pushed.

With the support of Rotarians and business men generally of west Texas, we hope to build up a wholesale hardware and supply house that we will be proud of.

THE SERVICE SYSTEM

A NATIONAL COLLECTION ORGANIZATION.

REPRESENTED BY

Smith & Smith, Weed, Miller & Rothenburg, Harris, Dodds & Kagy,
171 Broadway, New York. 404 Century Building, Cleveland. Unity Building, Chicago.
Glenn C. Mead and A. T. Johnson, Orestes Mitchell,
818 Real Estate Trust Bldg., Philadelphia 304 Corby-Forsee Bldg., St. Joseph, Mo.
E. L. Skeel,
1009 Alaska Bldg., Seattle.

The Service System guarantees systematic and intelligent service in commercial collection matters.

Isn't It a Pleasure to Meet a Rotarian of Another City?

OF COURSE it is and it is a pleasure for the other fellow to meet you but how is he going to know that you are a Rotarian unless you wear the International Rotary button when you are traveling?

Beautifully done in 14 karat gold and blue enamel these buttons make a very attractive appearance. We will send them anywhere "on suspicion" as the Sage of East Aurora used to say. In other words, money back if you are not satisfied with the button when you get it. The price is \$1.50 postpaid.

You can get your button by return mail if you send your check to Headquarters, 812 Fort Dearborn Building, Chicago, or if you prefer you can order it through the Secretary of your club.

Public Service Men in Rotary

Their membership in Rotary is an evidence of their high standing and reliability.

Pacific Taximeter Cab Co.

Taxi-cabs

1355 Bush St.

SAN FRANCISCO, CALIF.

Fay C. Beal, Member San Francisco Rotary Club

The Buckeye Transfer and Storage Co.

Modern Methods and Equipment COLUMBUS, O.

Wm. E. Hague, Treas., Member Columbus Rotary Club

Minneapolis N. W. Nicollet 128 - PHONES - St. Paul N. W. Cedar 1111
T. S. Annex 128 Tri-State 1111

Twin City Taxi-cab Co.

MINNEAPOLIS-ST. PAUL

1407-9 1st Avenue So. - Minneapolis, Minn.

M. R. Nyman, General Manager, Member Minneapolis Rotary Club

Tioga 4760 PHONES Park 735

North Broad Storage Co.

"We Bear Your Burdens"

Broad Above Lehigh Ave. PHILADELPHIA, PA.

Buell G. Miller, Secy. & Treas., Member Philadelphia Rotary Club

Penn. Taximeter Cab Co.

1407 Locust Street

PHILADELPHIA, PA.

Joseph T. Kinsley, Treasurer, Member Philadelphia Rotary Club

Harlem Storage Warehouse Co.

211-213 East 100th Street

NEW YORK CITY

Storage - Moving - Shipping

W. C. Gilbert, President - Treasurer New York Rotary Club

THE ROTARY ROUND-TABLE

FOR THE DISCUSSION OF MATTERS OF GENERAL INTEREST

WHAT'S IN A FIRST NAME?

Buffalo, N. Y., April 4, 1913.

To the Editor:

I would like to specially emphasize the success of the Buffalo Club's first-name day and recommend it as a promoter of sociability. It was an idea of my own which I had for some time been threatening to try out. I sprung it unexpectedly on our club and the members caught the spirit right away and we had one of the most inspiring meetings we ever had.

Each member of the club, as he entered the dining room, was given a round piece of cardboard about two inches in diameter, on which he printed his given name or nickname and pinned it on the lapel of his coat. Every one who addressed him during the meeting was supposed to call him by the name on the tag and in most cases the results were amusing.

The Rev. John W. Ross, a Presbyterian minister, is a member of our club, and to show how he entered into the spirit of the thing, his card was labeled "Jack." His assistant attended the luncheon as his guest and was labeled "Bill," so you can see that all the bars were down and everybody had a right good time.

As in my opinion, one of the principal benefits derived from Rotary is the acquaintance and good fellowship and freedom from restraint at the meetings, I offer this first-name suggestion for the use of other clubs, if you consider it worth mentioning.

H. L. HART, Assoc. Ed.

"THE MAKING OF A ROTARIAN."

Attendance	begets	Acquaintance
Acquaintance	begets	Friendship
Friendship	begets	Confidence
Confidence	begets	{ 1 Influence and
		{ 2 Purchase of Goods

These are Rotary Fundamentals.

Hence, the most valuable improvement that ~~can~~ be introduced in Rotary is

ATTENDANCE the rest is **Automatic**

Hence, develop the art of producing regular attendance.

R. R. ROGERS, Secretary, San Francisco Rotary Club.

THE MISSIONARY FROM MINNEAPOLIS.

Seattle, Wash., April 3, 1913.

To the Editor:

We simply must express our appreciation of the work done by Mr. Bela W. Smith of the Minneapolis Rotary Club while in Vancouver. Several days were spent by him in explaining the Rotary principles to prominent business men. At least half of the membership of that club was directly due to his efforts. We also want to express our appreciation through "The Rotarian" of the interest manifested by Mr. Smith in our club and for his instructive talks. Mr. Smith was enthusiastic in his praise of the Minneapolis club and aroused within our members a greater desire to accomplish concrete results here in our city.

If it is possible to insert this in the May issue please do so as a special favor to me.

Yours very truly,

ROTARY CLUB OF SEATTLE.

L. F. ALLEN, Secretary.

CLASSIFIED DIRECTORY OF PROFESSIONAL MEN IN ROTARY

CERTIFIED PUBLIC ACCOUNTANTS

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Chicago, Ill., Dr. Will R. Neff.
Suite 1112 Republic Bldg. Phone Harrison 1820.
Des Moines, Iowa, Dr. R. S. Conner.
413 Utica Bldg. Phone Walnut 2221.
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Atherton Bldg. City 566, Main 596.

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6523 Euclid Ave. Phone East 2698J.
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Albany Hotel. Phone Main 5454.
Omaha, Neb., T. J. Dwyer, M. D.
Creighton Bldg.
Portland, Oregon, Ben L. Norden, M. D.
528 Medical Building. Phones Main 1089, A5312.
San Francisco, Cal., Dr. Chester H. Woolsey.
350 Post Street. Douglas 2222. (Hrs. 1 to 4.)

PHYSICIANS (Specialists)

New York, N. Y., Fred B. Sutherland, M. D.
40 E. 41st St. Surgeon Eye, Ear, Nose and Throat.

UNDERTAKERS

Chicago, Ill., Arntzen, Inc.
810 North Clark St. Auto Ambulances and Hearses.
Philadelphia, Pa., Armstrong & Son.
Funeral Directors. 1600 Columbia Av. Poplar 6030.
Winnipeg, Man., Clark-Leatherdale Co., Ltd.
Funeral Directors. 232 Kennedy St. Main 822.

More or Less Personal



W. Stuart Morrow now has the Rotary Club of Liverpool (England) established and going in fine style.

Secretary Emerson of Beaumont, Texas, says "this is the smallest town so far in the country in which has been established a Rotary Club."

Geo. W. Bahlke, Samuel S. Rosendorf and John G. Corley have organized a Rotary Club in Richmond (Va.) with seventy members to start with.

The old Rotarians of Seattle and the new Rotarians of Vancouver, are joining hands in the promotion of a Rotary Club in Victoria, the government headquarters of British Columbia.

Rotarian C. E. Howe of Houston, Texas, is due in Springfield, Illinois May 15th and intends to assist in the organization of a Rotary Club there if he can find anyone to co-operate with him.

Loren H. Green of Jacksonville was a visitor in Philadelphia recently and accepted an assignment from President Mead to stop at Richmond on his way home and give the new Rotary Club of Richmond a boost.

On account of his removal from Kansas City to Chicago, Mr. Lee B. Mettler ceased to be a member of a Rotary Club and therefore tendered his resignation as a director of the International Association which has been accepted.

The Western Union Telegraph Co. has issued general instructions to all its managers that they shall accept without a deposit of a cash guarantee collect telegrams signed by members of Rotary Clubs who are in possession of the necessary membership cards.

In order that arrangements may be made for assembling into joint traveling parties the Rotarians of the several cities who are going to the Buffalo Convention, President Mead has appointed a General Transportation committee with Russell F. Greiner of Kansas City as Chairman.

A former merchant prince of Chicago addressed the Rotary Club, London (England) in March. Secretary E. Sayer Smith reports

"Mr. H. G. Selfridge, 'London's Marshall Field,' was the club's guest and gave us a most interesting talk on 'business.' We had a record attendance."

It is now Judge Daniel E. Bird of Kansas City. When the Governor of Missouri wanted a good man for the bench he found him naturally in the Rotary Club. It is Judge Bird's ambition that "my conduct on the bench will merit the high esteem of the Rotarians of my home city and the nation."

Former President A. F. Rogers and many more of the ordinarily sedate and dignified members of the Spokane Rotary Club, have formed a dancing class, and are preparing themselves so that there will not be any good thing which they will have to miss hereafter.

There is a surgeon in Jacksonville Rotary Club, Doctor Gerry R. Holden who is a very loyal supporter of THE ROTARIAN. Whenever you or any of your friends visit Jacksonville we hope that Doctor Holden may receive a call, particularly if the services of a surgeon are needed.

There is a new administration in the Rotary Club of New York. Walter C. Gilbert is president and Clarence W. Brazier is secretary. They have given up the noon-day luncheons but have established a weekly dinner every Tuesday evening at the Hofbrau House. Former President Jenkins is traveling through New York, New Jersey and Pennsylvania and pleasing Rotary Clubs with his addresses wherever he goes.

The meeting notice of the Toronto Club recently was on the letter head of the Office Specialty Mfg. Co. and was enclosed in an expansion folder, a gift to each member as something in which to file Rotary correspondence. A neatly printed card explaining this was fastened to the outside of the folder. The speaker of the day was General Manager J. E. Wildman of the same company.

The Rotary Club of Davenport has offered \$300.00 in cash prizes to be distributed among the citizens of that city who make the greatest improvement in the appearance of their front lawns and back yards. The work of cleaning up, planting trees, shrubs, flowers, etc. must be done by the householder's family and not by hired men or gardeners. This "Davenport Beautiful" movement will undoubtedly establish the Rotary Club of that city very high in the regard of its citizens.

Mr. Frederick E. Potter of the Rotary Club of London will be in the United States for a short time from April 30th. He can be addressed c/o L. & C. Hardtmuth, 34 E. 23rd Street, New York City, N. Y. As Mr. Potter's firm is a leader in advertising work in Great Britain and Ireland, American Rotarians will have an opportunity to gain some valuable information regarding advertising across the water by conferring with Mr. Potter while he is in their country.

WHAT THE CLUBS ARE DOING

News Letters from the various Rotary clubs are arranged alphabetically, but each month the club appearing first is rotated to the end of the section.

HARRISBURG (Pa.).



Rotary, locally, is very encouraging. New members every night, attendance at the meetings increasing, and greater interest in the discussion of the various subjects being manifested, has placed the Harrisburg Rotary Club where the members are now patting each other on the back. So great is the interest, that invitations to the business places of the various members have been accepted for at least six meeting nights ahead.

Since our last letter, the club met in the large wholesale seed house of Rotarian Holmes. We had on that night a very interesting talk on seeds, and the magnitude of the business as conducted by Mr. Holmes was an eye-opener to many of the members. Ramifying to all parts of the world, and gaining a reputation in the various countries, the house of the Holmes Seed Company occupies a proud position in the business world.

At this meeting also Rotarian Essick, casualty insurance man, and graduate of the Sheldon School of Commerce, expressed his views on "The Analysis of a Business Proposition." The talk was delivered from a business standpoint and the suggestions given and deductions made not only stamped the speaker as being well up on business principles, but ably demonstrated that by his long experience he is well versed in all the methods that are necessary in the development of a successful business.

Another meeting was held at the office of our efficient secretary, Howard C. Fry, of the Fry Coal Company. The originality of our secretary was exhibited in three men dressed as miners with lighted lamps in their caps standing at the door of the office and welcoming the members as they entered the building. Cigars were passed in miniature coal scuttles, and larger coal scuttles were used as cuspidors, while President Robison was furnished with a miner's coal pick to call the members to order. Rotarian Fry, in his talk, spoke instructively of the extent of the coal fields in this country and stated that the supply of coal in certain sections is almost inexhaustible.

"The Professional Man in Rotary" was ably handled by Professor Steel, principal of the High School, who expressed his gratitude in

becoming a Rotarian, and set forth clearly his views as to the benefit a professional man could be to Rotary.

Another very pleasing feature at our meetings has been the delivery of talks, showing how little the members know about the businesses of the other Rotarians. Some of the statements made have been very laughable, but at the same time these talks have had an advertising effect.

The club is looking forward with great interest to a meeting that will be held at the Brelsford Packing House. Rotarian Hibler intends showing the boys how they make men and kill hogs.

The agitation, started with reference to the organization of clubs in various cities in this state, promises to bring results. We, however, feel that we must have the help of the International Association in this movement. We are hopeful that before long Rotary in Pennsylvania will have been so developed that business men everywhere will look upon it as an organization of strength and advantage in every community.

W. M. ROBISON, Assoc. Ed.

HOUSTON (Tex.).

The committee of "Johns," who had in charge the March banquet of the Houston Rotary Club, "put over" a good one. A great deal was expected from the boys; but the banquet exceeded the fondest expectations. Not only were the Johns dressed in Chinese costumes, but they provided Chinese caps and a paper queue for every one in attendance. The attendance was near the two hundred mark—something to boast of for a comparatively young organization like ours. Those in charge of the meeting were John Chronicle McComb, John Levy Westover, John Goggan McCleary, John Register Poole, John Title Freeman, John "Steal" Murphy, John Automatic Slusher, John Massey-Foote-lights, John Hat Graham, John Fig Carpenter, John Eureka Boyle, John Signs Smith, and John Ready-to-Wear Seymour—or so the program states, and the Johns were ably assisted as doorkeepers by the "Jacks," first cousins of the Johns. The program was a lengthy one, the feature being an address by John Charles Harris, prominent member of the Houston bar. The programs for the evening were unique, the menu being printed in (alleged) Chinese.

A happy feature of the "JOHN'S" entertainment was the staging of the "Courtship of Miles Standish" in tabloid form, because of a suggestion that the character of John Alden was particularly "Rotarian-like." The dialogue with Priscilla was as amusing as it was far removed from Puritanical. The boys really

got Cornell's "goat" at last, as the banquet was the occasion of a complete surprise to the president, and he was the recipient of a handsome diamond Rotary button.

The club is committed to the city "Clean-up" campaign and a special Rotarian Committee are assisting the other civic organizations.

Willis Chamberlin of the Houston Optical Company entertained the local club April 4th, with an interesting talk on "The Optical Business."

Immediately upon receipt of word that Rotarians were raising a fund for the flood sufferers, President Cornell of the Houston club telegraphed that Houston would contribute \$500. Lists were immediately put out and collections placed in the hands of Joe Bleike and his benevolence committee who has the entire fund corralled and who will forward it at once to the proper destination.

The Rotary club has been invited to make free use of the club house of the Seabrook Hunting and Fishing Club at Seabrook on Galveston Bay on April 21st (San Jacinto Day). An old-fashioned basket picnic of Rotarians and their wives will be the occasion.

Among the Rotarians to visit the local club last month was President Emerson of the Beaumont club, who with several other Rotarians from that city helped make things merry at the last banquet.

The first banquet to be held in the new Rice Hotel, the magnificent hostelry that graces one of the most prominent corners in Houston, will probably occur the first week in May. This is the night when the "fats" or the "leans" will have to pay for the "feed" of the other side, just as a reminder that they (the losers) did not turn out in force during the few months past.

Many favorable comments have been received regarding the Houston club's weekly bulletin. Secretary May is proud of the typography. The club now gives two weekly prizes, two letter privileges and a double Boost week feature.

HARRY VAN DEMARK, Assoc. Ed.

JACKSONVILLE (Fla.).

The Rotary club of Jacksonville is doing a work that no other organization in the city could do. Its members, being all business men and thoroughly posted on the affairs of the city, are in a position to speak the harmonizing word; the word that will bring contending factions together and work out the best results for the city.

The club as an organization, by its attitude toward public questions, encourages this, and no doubt has proven of much value to the city. Invitations have been extended and accepted by some of the heads of departments of the city government to speak on special subjects at our luncheons and the club has been kept posted on questions of importance. But its work has been most effectual in establishing good fellowship and a generally friendly spirit that seems to radiate throughout the whole city. Every organization in Jacksonville as well as all people feel kindly toward the Rotary club and many who are not members retain pleasant memories of visits made and of

kindly Rotary deeds done at some luncheon attended.

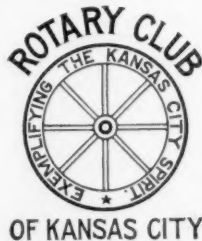
Among the very pleasant outings that our club has enjoyed was a delightful trip down the St. Johns river for a few miles, on March 25th, as guests of the St. Johns Bar Pilots Association. The Pilot boat "Meta" left the foot of Main St. promptly at one o'clock and arrived back at the same dock at 2:30 o'clock. No more time was consumed than at a regular luncheon at one of the hotels and yet it seemed twice as long and opportunities multiplied for friendly chats and the "get together spirit."

President Geo. W. Clark with that thoughtfulness that never leaves him planned the trip well. George Leonard made sure the refreshments were the right kind and Francis P. Conroy was made chairman of the meeting. He called upon Walter P. Corbett, chairman of port commissioners to talk on the Municipal Dock plan and Major Slattery, U. S. Engineer in charge of this port, in an able speech explained how the middle ground would yield four miles of river frontage. Harry B. Hoyt made clear the ferry situation and gave notice of better service and a great reduction in rates. The speech of the occasion was reserved for the last when Captain Montcalm Broward of the pilots association spoke of the "High Calling of the River Pilot"; the necessity for character and ability, and the responsibility of the position.

The trip was a complete success and it is safe to say that the Jacksonville Rotary Club and the St. Johns Bar Pilots Association will forever be friends.

F. O. MILLER, Assoc. Ed.

KANSAS CITY (Mo.).



Kansas City Rotary Club is humming. The attendance contest between the Blue Hill-Billies and the Red Crackernecks is bringing out the members. Since the first meeting in March, we have averaged 170—average, mind you—members in attendance. At our March 20th meeting, we had 91 per cent attendance. That's going some, isn't it, Teresa!

The Rotary club's big stunt for March was its Ladies' Night Souvenir Dinner on March 27th, at which 346 plates were set; no extra gentlemen or ladies seats being sold. Each lady was presented with about \$15.00 worth of souvenirs and we had 130 special prizes for distribution, totaling in value approximately \$1,400.00.

In Kansas City the ladies are as loyal Rotarians as their husbands and brothers, due in large measure to the Kansas City Rotary Club's practice of giving the ladies a Christ-

mas dinner and a Souvenir dinner, such as the one just held, a picture of which appears elsewhere in this issue.

Through the wonderful influence of the chairman of our entertainment committee, Herr Impresario Fritchie, as he is lovingly called, the Kansas City club was entertained at luncheon Thursday, April 10th, by the inimitable Harry Lauder who kept the 190 members present in a roar of laughter from start to finish. Were it not for the fact that Mr. Lauder was forced to leave to fill his matinee engagement, I guess we would have staid right there for dinner.

Applications for membership are coming fast and the club is marching along in splendid style. We have now 198 members, all workers and all vitally interested in the success of Rotary.

WILLIS M. HAWKINS, Assoc. Ed.

LINCOLN (Neb.).

The Lincoln Rotary Club is maintaining unabated interest both in developing better business relations between its members and in working on the larger problems of publicity and improvement in city affairs.

At the noon luncheon, held the day following the disastrous tornado at Omaha, action was quickly taken by instructing the president of the Lincoln club to wire \$100 to the president of the Omaha club for such immediate use as might be necessary. A large number of members of the club went personally to Omaha and assisted financially and otherwise in the efforts of Omaha citizens to meet the disastrous conditions and care for the dead and wounded. Vice President Castle of the Lincoln club was early on the ground at Omaha and tendered the services of himself and his house for any undertaking that might be required.

At the noon luncheon of the Lincoln club, held on March 31st, the entertainment committee of the club was instructed by unanimous vote to consult with the Lincoln Commercial Club on the proposition of giving a public benefit entertainment for funds for tornado sufferers. This was on Monday and on Thursday evening, the entertainment was given and hundreds were turned away. Between \$1,500 and \$2,000 was raised in this way for contribution to the relief fund.

President Zehrung in instructing the committee in its work in this line, said that there should be no expense whatever incurred in putting on the entertainment, and he opened the way for this by tendering the free use of the Oliver theatre, of which he is manager, for that evening. Every member of the Rotary club, without exception, purchased tickets and a score of Rotarians were active workers on committees.

In the spring municipal campaign in May when five commissioners will be elected and Lincoln goes under commission government, the Rotary club will take an active part. A number of Rotary club members have consented to be candidates for the office of commissioner and the Rotarians expect to see some, at least, of these candidates successful at the polls.

H. M. BUSHNELL, Assoc. Ed.



RY? Then take a tip from Ireland and try a glass of "C & C" Ginger Ale.

"C & C" is made from pure Irish Spring Water and choice tropical spices. No ordinary aerated drink has that life and sparkle, that crisp, clean flavour which sets you longing for "C & C" at the very sight of an empty glass.

Give them a treat at home to-day, by ordering in a dozen of

"C & C"
(Cantrell & Cochrane)
Ginger Ale

CANTRELL & CO. HRANE, 1.

Established 1852



MINNEAPOLIS (Minn.).



One hundred and twenty-eight Minneapolis Rotarians cast dull care to the four winds at the installation ceremonies for the newly elected officers on the evening of March 13th, when a novel program was presented. Many strange and startling costumes were worn by the members to represent their different lines of business. During the dinner a stereopticon was used to project "brain tickler cartoons" of the new officers on a large screen, each new picture being hailed with delight. A German band furnished music (?) and reports were heard from committees which had never been heard of before.

The Rotary Mastadon Minstrels was the next feature of the program, and this contained many excellent songs, and unmerciful joshes on the members. The new officers were then tested as to their fitness, and were required to go through a stiff examination before being allowed to take charge. The old officers were lined up and informed that there was no further use for them and were shot out of the room on a toboggan slide.

The Minneapolis Rotary Club once a month has a meeting taken charge of by members having the same initial, and the "Cs" were responsible for a most interesting program, when

cartoons of each of the fourteen "C" members were shown, and talks relative to their lines of business were given.

On Good Friday, Rev. Marion D. Shutter gave a talk appropriate to the spirit of the day.

A substantial amount was given to the fund being raised for the flood sufferers, but in addition to the amount given by the Rotary club, many of the members subscribed further sums personally.

The club is now selecting the chairman of the weekly meetings in alphabetical order. The first week a man whose name began with "A" was asked to preside, the next week some one whose initial was "B," and so on through the alphabet. This plan is meeting with excellent success, and is solving the problem of securing a chairman for the different meetings in a fair and impartial manner.

ALLYN K. FORD, Secretary.

NEWARK (N. J.).



WE ARE ON OUR WAY.

During the meeting of the Newark Rotary Club on March 11th, 1913, the cup of enthusiasm was "brim full and running over." The cause was the inauguration of a membership campaign, and if the beginning is any criterion of its success, the final day will find the Newark Section increased at least 100 per cent.

Case and Campbell are heading teams. Seems to be a Case of "the Campbells are coming to town." At that the Campbells are "up against" a hard Case.

With all the effective enthusiasm, our president has the ability to inject enough levity to bring us all together in a good laugh, and we are fortunate in having a presiding officer who knows the value and proper proportions of laughter and seriousness.

C. L. Johnson, Secretary, has been elected as delegate to the Buffalo convention, and if our brother Rotarians judge the club by its secretary, we will be more than pleased.

The "tooth extractor," Dr. Van Winckle, called attention to the fact that it was time for introductions, for which he should receive a gold crown instead of a pull. Perhaps the Doctor was piqued because we attended to the filling before the meeting.

Some Introductions.

Dr. Ballantine—The man who carries the pills.

T. Foyle (Undertaker)—The man who follows the pills and whom none of us can Foyle.

F. M. Payne (Lawyer)—Gets what remains. (Logically, Payne should follow the Doctor's pills.)

A. W. Ellis (Star & Crescent Mfg. Company)—The man who sells the stuff that makes the dough. (Remark by our President—"He is no Turk.")

A. S. Case—The man who collects the dough. F. E. Herbert (Mfr. of music rolls)—The man who cans the music.

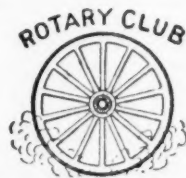
C. L. Johnston (Steger & Sons—Pianos)—Plays the music Herbert cans. (Mr. Herbert, of course, cans what he can't, and many others with less chance for a pun.)

One member wished to cross swords with Foyle. Our president suggested that it would be some fencing match. One of the paper boxes Brother Siegfried makes would be a suitable place for the match (es).

The writer would enjoy transmitting through his pen some of the virility, enthusiasm and purpose actuating the Newark Section, not only in its meeting, but during the business day, and we intend to let Newark know that the Rotary club is an active, useful and not-to-be-ignored body of real men, who are looking not alone at their own success, but have the success of all Newark as their ideal; knowing that success breeds success, we expect by our own success to help others be successful too.

STEPHEN C. BURROWS, Assoc. Ed.

NEW ORLEANS (La.).



Optician James P. Williams, after being out of his optical office owing to destruction by fire, has returned where he adds to the beauty by fitting proper glasses.

F. L. Bixler, the Rotarian reinforced concrete contractor, has been appointed to the City Board of Appeals, Building Code; and also was elected chairman.

A true Rotarian is a living example of the Golden Rule.

The man who kicks because a member fails to give him all of his business, deserves to get none; and there must be a good business reason for so doing, of that be assured.

Vice President, Dr. John F. Oechsner, who presided at the last dinner meeting "sure do know Cushing's Rules of Order from kever to kever."

Some one said that a meeting without Secretary Bovard is like a revival meeting without the shouting. However this may be, we all know he is a live insurance wire.

No one ever heard of a Rotarian who is not up-to-date, alive to the demands of the hour and honest in his dealings with his fellow man.

"Lead Pipe Cinch" James H. Aitken still insists there is no money in the plumbing business—Ye Gods! ! ! !

Progress dreams not of the yesterday, but reaches forward to the tomorrow. Even so should we strive to help a brother member.

The last meeting was held in the office of the Demack Motor Car Company. Mr. Demack gave an interesting and instructive talk on automobiles. No doubt good seed has been sown.

The following members were welcomed into our ranks at the last business meeting: Walter Grant of the Grant Furniture Company, and R. A. Thompson, railway contractor.

J. T. CREBBIN, Assoc. Ed.

OAKLAND (Cal.).



Your associate editor has been off the job for a couple months but was more than pleasantly surprised at the big crowd assembled at the dinner March 13th in the Hotel Oakland. The Pacific Coast Hardware Association, holding a convention in Oakland, were the guests of the Oakland Rotary Club for that day. Some 250 were seated at long tables, and your humble servant told of his experiences at the inaugural of Woodrow Wilson.

D. E. Perkins spoke on his line of business, the Burroughs Adding Machine, and gave away a neat volume on "System in Business."

Dave McLaughlin at the meeting of March 20th gave the club a treat by displaying living models from Heeseman's Men's Clothing Department. Dave proved himself quite a "curtain lecturer," besides giving us the history of the manufacture of clothing from the raw fabric to the button holes. He had a stage rigged up in elaborate style enclosed by green silk plush curtains and when "Dave" touched an electric button, the curtains would unfold and a new live model in full dress, smoking, yachting, golf, or a business suit was displayed each time. A like display on "Ladies Day," with living female models, is promised by the Cloak and Suit Specialist, and a larger male attendance than ever is expected. It requires an attractive program to get members to fully attend, and this will surely bring them.

Fred E. Reed was principal speaker at the last meeting and spoke on a bill he was putting through the State Legislature, which will provide for a 2c tax on each \$100.00 worth of property for a fund to be used for advertising each county in the state. This would give Oakland some \$50,000.00 which would be used for publicity and remove the burden from the merchants.

Burroughs, of the California Towel Service Company, one of the club's charter members, spoke on how the efficiency of the club on a percentage basis could be brought to par. His remarks made some derelicts think of what they were losing by non-attendance.

The baseball "bee" is buzzing around the club. Lynne Stanley and Saroni, our "Kandy Kid" and poet laureate, has the matter in charge and practice games preparatory to conquering the San Francisco Rotary Club team are now in order.

Visiting delegates from the San Francisco club were here at the last session.



**You
Have
So
Many
Buttons
Now?**

Yes, we understand it is difficult for some of us "jiners" to wear **another** lapel button.

But how about a handsome Rotary watch-fob or ring or other piece of jewelry embracing the Rotary wheel idea. We have some attractive designs displaying the International emblem. Give us an invitation to tell you more about them.

Yes, we are Rotarians. Our Mr. Berlet is President of the Rotary Club of Philadelphia.

May we hear from you?

MAXWELL & BERLET

Incorporated

PHILADELPHIA - ATLANTIC CITY

Our next meeting promises to be a "hum-dinger" in point of attendance. Over 500 are expected to dine at a "Baseball Luncheon." Bertillion reports a big sale of tickets and other commercial bodies are interesting themselves in this event.

The hat went around at the last meeting and \$325.00 was collected and wired to President Mead, Philadelphia, to aid sufferers in Omaha and Dayton, and more is promised.

E. L. ORMSBY, Assoc. Ed.

PHILADELPHIA (Pa.).



A joint outing of the Philadelphia and Camden clubs will be held at Washington Park on the afternoon and evening of May 20th. A baseball game and other sports will be indulged in and our members are looking forward to a repetition of the delightful time they had last year on a similar occasion.

At our monthly meeting in March, two excellent addresses were delivered by Rotarian

Scotch Rugs

We are agents for the celebrated Scotch Wool Art Rugs, suitable for any room or office—twenty-five colors and designs to choose from.

Made up to twelve feet wide without seams and any length.

9x12 ft. \$17.40

Other sizes in proportion—can be used on both sides.

Write for our illustrated catalogue.

Delivery in 10 Days.

DAVIS & NAHIKIAN

Rotarians

1338 Walnut St., PHILADELPHIA

Hexamer on the subject of "Fire Prevention" and by Dr. John Linton Carver, Secretary of Bartlett Tours Company, on the subject of "Norway and Its People."

During the past month Mr. A. S. Johnson of the San Francisco club has called at headquarters here with a letter of introduction from Secretary Rogers. Rotarian Powell of Portland and Rotarian Dreher of Harrisburg have also been visitors.

Our club will lose one of its most active members when Rotarian Jackson assumes his new position as Assistant General Sales Manager of the Multigraph Company at Cleveland, Ohio. We shall miss him but wish him every success in his new field.

Another good member has been lost to us by the transfer of Rotarian Stall of the Pennsylvania Railroad to New York City. He has been succeeded in the club by Mr. F. B. Barnitz who also succeeds Mr. Stall as Division Passenger Agent.

Philadelphia wishes to pay its tribute to the memory of Secretary Duncan of the Omaha Club. Our delegates at Duluth were very much impressed with his genial personality and fund of anecdotes.

Another Rotarian of sterling worth, whom we hold in memory dear, is Vice President Kenyon of New York. We can ill afford to lose such good men.

CHAS. A. TYLER, Assoc. Ed.

DAKE'S PRESS CLIPPING BUREAU
(Rotarians)

432 S. Main St., Los Angeles, U. S. A.

PORTLAND (Ore.).



The Portland club is "booming" along, gradually growing in membership although our opportunities for increasing our numbers are necessarily limited. The Rotary club, however, in this community is fast becoming a respected power for the best interests of the business community and among ourselves we enjoy the privileges of membership very much indeed.

Last Tuesday we had one of the finest meetings since the organization of the club. One of the speakers, a prominent business man here, presented a few copies of a pamphlet in connection with his business which he had had printed some years ago and passed them around among the members present. He made the statement that he was very proud of the booklet as he thought it covered the subject matter of his business very thoroughly, but that he had failed to receive a single reply and in a moment of "incaution," if I may use the expression, he asked for criticism, or to use his own words "Can you tell me what's the matter with it?" The club was kept in convulsions of hilarity for fifteen or twenty minutes by some of the most able and witty impromptu criticisms that it has ever been my good luck to hear. They were good natured, were very well received and ably parried by the speaker of the day and a great many of us received some good pointers from the different criticisms.

I propose, at an early date, to inaugurate something similar—for instance, give one of our members notice that he is expected to sell an automobile, or one of our prominent buildings, or something of that kind, to another member. In other words, to exploit his salesmanship and then invite criticisms upon his ability along those lines.

On April 8th we have Rotary night at the People's Theatre. Our Entertainment Committee bought the house outright and at our last meeting about two-thirds of the entire ticket issue was subscribed for. The entertainment will consist of a mixture of vaudeville, moving pictures and lantern slides showing the business of a few of our members who prefer that method of exploitation. It is to be a night of fun and frolic. We are great believers in sociability as we believe that begets acquaintance and acquaintance gets business.

C. V. COOPER, President.

The largest piece of stone ever quarried, estimated weight 1,500 tons, is said to be a huge slab found at Baalbec in Syria. This huge monolith is 69 feet long, 14 feet broad and 17 feet in depth. There are others in the ruins of the Temple of the Sun there that are nearly as large. How the builders of those days ever raised these great monoliths is a puzzle.

SALT LAKE CITY (Utah).



At the regular monthly dinner of the Salt Lake City Rotary Club, held in February, the guests of honor were Governor Spry, Senator Rideout and Senator Williams, the latter being chairman of the Committee on Appropriations, also Representatives Barnes and Cook and E. H. Clark, Forest Supervisor of the Wasatch National Forest.

The object of this meeting was to further the interests of a bill to be presented at this session of the Legislature for an appropriation of \$50,000, with which to build a fourteen foot dustless, mudless and skidless road between this city and the city of Morgan, and the session was, a "Better Roads" meeting from start to finish.

This movement, which is fostered by the Rotary club, already had the approval of our Governor and in a speech by Mr. C. F. Adams, chairman of our Committee on Sanitation, the project was well and thoroughly explained to all present. Subsequent speeches by the Governor, Senators and Representatives indicated that the proposition will have their united support and that if the Committee on Appropriations can in any way arrange for the funds, the bill will be reported upon favorably, passed, and the road assured.

This being the first strictly public movement which the members of the Salt Lake Rotary Club have interested themselves in, the progress to date is very satisfactory indeed and their hopes are most high that it will finally result successfully.

Governor William Spry of Utah was elected to membership in the Rotary Club of Salt Lake City at the last meeting. The Governor has been with us several times prior to this, including the trip by special train to Morgan and seems to think that Rotarians are a live bunch of boosters.

In the raising of funds for the sufferers in Ohio, Indiana and Nebraska, the initiative was taken by two Rotary club members (also members of the Commercial club) and within an hour after the first definite news had been received here they were able to wire the Governor of Ohio to draw for \$1000.00 which was followed by further sums amounting to \$4,000 in all. The Rotarians worked in conjunction with the Commercial club but all the details were in the hands of Rotarians MacKenzie and

Tyng who are entitled to much credit not only for their work but for the promptness and zeal with which they pursued it.

We quote Secretary Neel who recently said: One of the chief assets in business is the friends we have. That grand feeling that you know a man well and that he is in sympathy with you, will make you go a mile out of your way to patronize him, even if you only want a nickel's worth of tripe. The following five lines taken from a magazine article summarizes typical friendship:

"Oh, the comfort, the inexpressible comfort of feeling safe with a friend—having to weigh neither words nor thoughts, but pouring out all lavishly, grain and chaff together, feeling certain that a loving hand will sift the grain from the chaff, and with the breath of love and kindness blow the rest away."

GRATTON E. HANCOCK, Assoc. Ed.

SAN ANTONIO (Tex.).



Two cities organized for Rotary during March is the record of the San Antonio club. The cities thus favored are Austin and Waco and the outlook is bright in both places for live, progressive organizations.

The San Antonio club will be well represented at the Buffalo Convention if present plans are carried out and every man will be a worker for a Texas Convention in 1914.

Our club has now passed the century mark in numbers and is undoubtedly the most virile, progressive organization of any kind in San Antonio. J. R. SPRAGUE, Assoc. Ed.

"Whene'er the sun was shining out, Squire Pettigrew would say

'Now, hurrah, boys! it's just the time to be a-making hay,

Because you see, the sun's so hot 't will cure it right away!"

Then all the mowers kept right on a-mowing. But when a cloud obscured the sun Squire

Pettigrew would shout,

'Oh, now's the time for working while the sun is blotted out,

A cooling cloud like that will make our muscles twice as stout!"

And that's the way he kept his men a-going."

—Nixon Waterman



If your local Brother Rotarian "THROWS UP HIS HANDS" send the order for that special work to us. We can do it.

—Established 1889—

GATCHEL and MANNING
Designers and Engravers in One or More Colors
PHILADELPHIA

Send for Rotarian
Specimen Portfolio

SAN FRANCISCO (Calif.).



San Francisco Rotarians with others all over the country have expressed their sympathy for the flood sufferers. This expression took the form of letters of cheer and money, instantly raised and forwarded to our headquarters in Chicago where we know it will be wisely distributed.

We're going to "weed out" some material which isn't growing as fast as the club. A member of this club must be a live one, or he can't stand the pace which the organization has set.

A most interesting set of papers on finance has been read at recent meetings. These have been prepared by leading business men—bankers, both savings and commercial—and members of the Board of Supervisors who are included in our membership. These have been enthusiastically received and are printed and distributed to our members.

Prizes are offered by President Basford for suggestions which will in any way increase interest, attendance or welfare of the organization, and some good ones are coming in.

Among the entertainment features for this month and next, are a dance, evening dinner, and yachting party. Baseball between our club and Oakland's has also been arranged for during the summer.

Visitors are welcome always! Come! and get acquainted. The lunch hour has been changed from 12:15-1:15 to 12:30-1:30, same day and place.

**SAN FRANCISCO'S INVITATION
TO EACH NATION
IN CREATION
"COME 1915"**

W. BASHFORD SMITH, Assoc. Ed.

SEATTLE (Wash.).



The Rotary Club of Seattle is having a continuous growth in new members. Over seventy-five applications have been presented to the Membership Committee during the past three months, about half of which have been elected. The men chosen to represent these classifications are the leading men in their line. Their

addition has been a stimulant to the older members and more time is being devoted to constructive work than ever before.

Our programs consist largely of efficiency talks, addresses by prominent citizens pertaining to civic matters and to an assimilation, through acquaintanceship features, of our new members.

Our members are rejoicing over the opportunity which has recently presented itself to demonstrate before the public the Rotary principles of service. Our organization has been called upon to finance the National Charities and Correction's Convention which meets in our city in August. The educational benefits to be received from such a convention will be especially helpful to our growing city in preparing us for the big problems with which we will be confronted upon the completion of the Panama Canal.

At this writing the Secretary had received subscriptions for the Relief Fund amounting to over four hundred and fifty dollars. While this amount has been exceeded by some clubs we hasten to mention that our Chamber of Commerce with its larger facilities secured subscriptions from a large portion of our members. However many of these feeling the tremendous necessity of greater relief responded to the secretary's call. Some of our members contributed through four different channels.

The latest reports from the Vancouver club state that they are progressing most satisfactorily having at present a membership of over sixty. Through their organization we learn that Victoria, the capital city of British Columbia, has felt the waves of Rotarianism and is desirous that an organization be formed there.

Our club extends a most cordial invitation to members of the other Rotary clubs to make the Rotary Headquarters, 237 Rainier Grand Hotel, their headquarters when in Seattle. We are anxious that these members should become acquainted with our boys and when possible attend our meetings. Visitors are always an inspiration to our members.

L. F. ALLEN, Assoc. Ed.

SIOUX CITY (Iowa).



At a recent meeting, this club passed resolutions endorsing a bond issue which was needed by the Board of Education to complete plans for the High School Building. Several members worked hard at the polls, and after a hard-fought battle, the election was carried by a bare majority of 133. We feel that the interest taken by this club is what saved the day.

Incidentally, this campaign brought out the fact that a big majority of good citizens fall

to do their duty in the important matter of school elections. We are now pledged to do what we can to relieve this situation, collectively and individually.

This club was especially shocked at the news of the death of Secretary Duncan of the Omaha Rotary Club in the tornado. George made a decidedly good impression among the Sioux City Rotarians when he visited our club last fall and spoke to us. The writer was particularly grieved; having known George for several years personally, and having found much to admire in him.

Our club was glad to have an opportunity to join with other Rotary clubs in contributing to the relief of the distressed in Omaha, Dayton and other stricken cities; and more will be forthcoming before this letter is published.

The "Weekly Punch" (our regular Rotary news sheet) is proving very popular. Contributions of interest are made by various members, pertaining to items of interest in their business, or in any other line they may desire. I believe a regular sheet of this kind should be started by all of the other clubs, as it is so much more interesting than a form letter, and gives an opportunity for emphasizing many things that otherwise will be overlooked.

Our first Roster is just off the press, and one has been mailed to each of the Rotary clubs throughout the country. Will each secretary please reciprocate.

An attendance contest started April 1st, with Cedric Hoskins captain of one team and Henry Hoskins captain of the other. The Hoskins "Pair" are both among the "Neveraways" and an interesting contest is assured.

JOHN O. KNUTSON, Assoc. Ed.

SPOKANE (Wash.).



The Rotary Club of Spokane is not shouting very much these days but it is doing the business. Having passed the second year of its existence, it is working along real Rotary principles, and preparing for a summer of further benefits. The club has no attendance contests but it has an "early bird" stunt which tends to get the members to the meetings early and seated by 12 o'clock so that the members will get a full hour of Rotary. The Spokane club figures that every minute lost is a mistake. Half of the fifty-two hours in the year is given over to eating and as a result the most time that can be given to the 224 members for real business is 26 hours in the year. Things have to be cut and dried and then shaved down to get all the members before the club in that time.

The club has taken a new course in its get-acquainted schemes. The Scotch in the club have had one meeting already and so have the Dutch and Germans. "Why how do you do, I did not know that you were Scotch. What

part of Scotland were you born in?" "Oh, back in Detroit." "What part of Germany did your parents come from?" "Ach, 'Schneider' County, Pennsylvania." "That's the kind of Scotch and Dutch that make up the Spokane Rotary Club but just the same it is lots of fun and a myriad of friendships are more firmly rooted just because two people find that they are of the same descent. These meetings will be developed later into having those born in certain states back east taking charge of the programs. Any way at all to breed friendships and to get the members together is the aim of the local officers.

The club is now planning on a number of summer outings and little get-together meetings of the Rotarians at the summer resorts and a regular campaign of get-acquainted sessions will be inaugurated.

CHESTER L. WYNN, Assoc. Ed.

SUPERIOR (Wis.).



Yes, we have cut a few teeth, our head has some real hair, we are able to sit up alone and last night we celebrated our first birthday.

Secretary Crowley notified us that it was to be a "jubilee." He is a true prophet if he would only let himself out. It was a jubilee extravaganza.

The 295 lbs. designated as H. E. Speakes made an inspiring toastmaster. For two hours the air was surfeited with oratory, music and the odor of havanas and flowers. "Rotary as a Civic Club," was discussed by J. C. Crowley; "The Rotary Plan of Membership," by Frank Hayes; "Observations" was the charitable title covering A. J. Wentzel's contribution. "Our First Year" and "Our Second Year" were the topics ably handled by A. V. Holahan and C. H. Russel, respectively.

After much pleading the associate editor was allowed a place on the program and attempted to show the importance of the International Association. It is a huge subject for a 22 caliber man.

The Duluth club, which started us off a year ago, sent a good delegation over. Secretary Bate in speaking for his club, disclaimed any responsibility for our success on the part of Duluth. Of course, as hosts we will let Mr. Bate have his own way, but it is their fault just the same.

We note with much pleasure that Superior has lost the honor of having the only Rotary club in Wisconsin. Here's to the Rotary club of Milwaukee!

J. P. O'CONNOR, Assoc. Ed.

POLLOCK'S CLIPPING BUREAU
(Rotarians)
710 Temple Court, Minneapolis, U. S. A.

SYRACUSE (N. Y.).



Our lively and congenial secretary, Charles Howe, has handed in his resignation because of lack of time through pressure of business, a big loss to the club but the newly elected secretary, Frank W. Weedon is a live wire and can be depended upon to carry on the good work already started.

A score or more of new members were admitted at the last meeting and the attendance at our weekly luncheons is steadily increasing, now reaching the 200 mark.

Every weekly meeting is featured with a corking good speech and lively stunts.

The Syracuse Rotary Club and the Chamber of Commerce co-operated in the relief of the Dayton Flood sufferers. A trainload of supplies, besides several thousand dollars, were the results of the whirlwind campaign.

The club never was in a more prosperous condition than at present. We are always glad to see and welcome any visiting Rotarian. When near Syracuse, look us up.

RAY VAN BENSCHOTEN, Assoc. Ed.

TOLEDO (Ohio).



Born last May and now almost a hundred members, every one an enthusiast. If we do say it ourselves, we have as fine a bunch of men as you want to meet. Not one of them is wondering, "what can I get out of Rotary" but rather "what can I do for Rotary." Result—everybody happy and plenty of business exchanged between members. Remarkable harmony prevails. We have never had a family jar nor a misunderstanding. Officers and committees work harmoniously. Exceptional team work is the order.

At our last monthly meeting we were entertained at the home of Frank W. Thomas, the magical wizard. Thomas' regular business is bank advertising. He is one of the very few bank advertising experts in the country, but if he were to give it up for the footlights, he would give Thurston and some of the others a run for their money. Frank has a miniature theatre in the third story of his spacious residence—footlights, stage, auditorium and all. Here he entertained one-half the club on Tuesday March 25th and the balance Friday night March 28th. Cigars and punch were served between Part 1 and Part 2 which is some better treatment than you get

We Are on the Warpath

Not for your scalp but for your Business. We think we deserve it for we have just imported a most beautiful variety of materials that will suit the most fastidious taste.

Come down to our wigwam—smoke the pipe of peace and see if we can not get together.

E. H. Peterson & Co.

TAILORS

1119 Walnut Street, Philadelphia

at regular theatres where the price is from 25c to \$3.00. Frank's show was free and a heap better than lots of them you pay for.

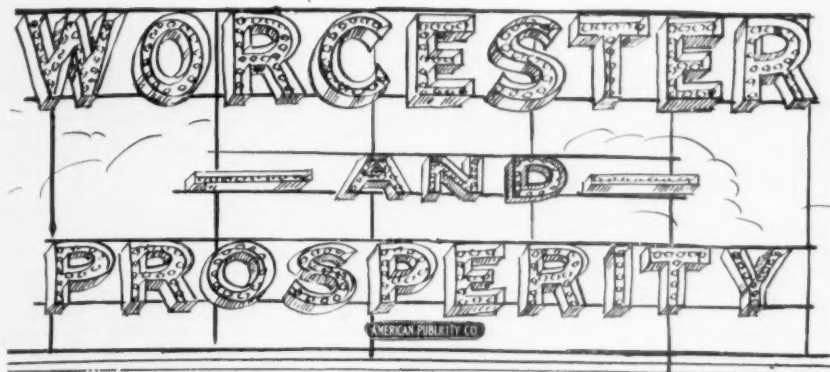
We plan to go to Buffalo in a crowd and then you can see a good-sized sample of what Toledo Rotarians look like.

Our contribution to the flood and cyclone sufferers was \$100.00. Toledo, through its local Commerce Club, of which practically every Rotarian is a member, has received much favorable comment for the prompt and generous way in which it responded to relief calls during the recent Ohio floods. Food, clothing and money poured in from all sides and hundreds of volunteers went into the flood districts to aid.

We have outgrown our quarters at the Commerce Club and now our luncheons are held each Friday at the Secor-Toledo's leading hotel—Adrian L. Wallick, the manager of the Secor, being a full-fledged Rotarian.

GEO. E. HARDY, Assoc. Ed.

"Man to be great must be self-reliant. Though he may not be so in all things, he must be self-reliant in the one in which he would be great. This self-reliance is not the self-sufficiency of conceit. It is daring to stand alone. Be an oak, not a vine. Be ready to give support, but do not crave it; do not be dependent on it. To develop your true self-reliance, you must see from the very beginning that life is a battle you must fight for yourself—you must be your own soldier." —From Self-Control, by William George Jordan.



LARGE ELECTRIC SIGN ERECTED BY WORCESTER ROTARY CLUB.

WORCESTER (Mass.).

The big event in this city for the month of April, or for many other months, was the erection of the large electric sign opposite the Union Depot. The sign is 42 feet on the base and 25 feet high and was made possible by the work of the Rotarians of this city. Other organizations have talked from time to time of the advisability of having a sign of some kind to let travelers know that they were in Worcester, but it remained for the Rotary club to subscribe the money at one meeting and then start work at once.

A true exemplification of the Rotary spirit has been shown in this instance, and has given the other associations hereabouts something to think over.

"Let's do it now and talk it over afterwards" is the impelling motive behind Rotarianism here and this sign merely shows to the others what can be done by prompt concerted action. The night the sign was first lighted there was a parade of the Rotary club members with a dinner afterwards to properly start it off.

At the present time this club is divided into two groups; the WETS and the DRYs and after the last meeting in June the side which can show the largest attendance at the weekly meetings for the three months will dine at the expense of the losers. There is a keen rivalry between "Jim" Healy, captain of the WETS, and "Bobby" Lohnes, captain of the DRYs, to keep the attendance up. After three meetings the WETS lead by three, which cannot be considered a margin of safety.

After April 20th the Rotary club will have an office in the new Graphic Arts Building, now nearing completion, and we want to see visiting Rotarians there. "Let's get better acquainted."

At the last meeting in March F. W. Mozart, publisher of the Worcester County Trader spoke on the subject of "Rotarianism As Applied to Your Daily Work," and at the first April meeting Lewis M. McCallum of the Parker Wire Goods Company took up "Cost Systems."

To any of the Rotarians who are interested in seeing what a Rotary club can do to help boost a city, I will be glad to send a copy of the magazine they use as their medium.

FREDERICK W. MOZART, Assoc. Ed.

BUFFALO (N. Y.).

"In the Spring the young man's fancy
Lightly turns to thoughts of love."

Substitute the word "convention" in the above couplet and you will have the subject which at this time is uppermost in the minds of Buffalo Rotarians. Bear this in mind, we are out to show our friends who visit us in August the time of their young lives.

Just as an indication of the enthusiasm in our club let me state that the advertising space allotted to us in the August number of the Rotarian, which will feature Buffalo, was over-subscribed at our meeting of February 20th in less than fifteen minutes, which is some record in rapid-fire advertising. Weekly meetings of the Convention Committee are being held and not only the members of the regular committees but the members of the

club at large are right up on their toes in matters pertaining to the Convention.

One point I wish to impress on every Rotarian who reads this letter. You will take a vacation as usual this summer. Why not arrange to take it the latter part of August, and more to the point, why not spend it in Buffalo, the Convention City of the World? You will then meet the members of the other clubs and get into personal touch with the men who have made Rotary what it is. Think it over, and make this notation in your diary for August 17-22: "Put me off at Buffalo."

I am not going to tell you about our beautiful city, the August Rotarian will do that. Neither will I dwell on our splendid summer climate. Sometimes it does not work out that way. Last year, as I recall it the Duluth club for some months before the convention was talking at some length of the mean temperature of their city. Judging from what I have heard, they were right, it was about the meanest temperature you could imagine for a summer convention. We will fall back on the Old Farmer's Almanac which states that we may "expect some weather about this time." Regardless of weather conditions we expect to have one grand time. Come and take a chance.

One more point and a most important one. Make your hotel reservations early. Take the matter up at once with the secretary of your club and have him arrange for your accommodations. August is a busy month and hotel accommodations are apt to be at a premium. We can take care of you nicely if you notify us in time.

We recently had what we called a first-name day and it was a great success. Every member present wore a tag on which he had printed his first name or favorite nick-name and he had the privilege of cutting dead the man who called him by anything but his given name. It was one of the greatest promoters of sociability that we ever saw and has since been tried out in other organizations with equally successful results. Try it once and you will be surprised.

At our meeting of March 27th, a telegram from President Mead was read referring to the suffering members of the Rotary clubs in Omaha and Dayton. A voluntary collection was immediately suggested and the hat, consisting of a large tray, was passed around by Sergeant-at-Arms Tom Watts. He is the largest man in our club and a detective at that, which two facts taken together may account for the magnificent sum of \$200 which was contributed and since has been forwarded to the proper authorities. Truly Rotary works in many ways its wonders to perform.

H. L. HART, Assoc. Ed.

Rotarians are brothers. Neighbors will feed us when hungry, friends will allow us to tell them our tales of woe, but Rotarians are much more than that—they constitute a band of brothers that dwell together, as Thoreau says, not in harmony only but in melody also.—D. L. Cady.

"No one is useless in this world who lightens the burden of it to anyone else."—Dickens.

CAMDEN (N. J.).



The Camden Rotary Club, now officially three months old, held its fourth monthly dinner on April 1st, in the carpet department of Howard J. Dudley's furniture store. We believe we have scored "a clean beat" (a term used in newspaperdom) on fellow Rotary clubs. Henceforth, the monthly dinners, instead of being held in the local hotel and restaurants, will in Camden be held in various members' places of business provided they desire it and can accommodate the crowd.

This innovation proved so successful in its tryout that plans were at once made to arrange a series of these stunts. The plan sprang from "necessity," the mother of invention. The club had not been entirely satisfied with the arrangements offered for the monthly dinner meetings by the local hotel. The choir, under the able direction of Scotti (self-inflicted) Choirmaster, wanted some place to demonstrate its ability and the rest of the members wanted to listen. The hotel orchestra could not seem to harmonize with the Choirmaster and his songsters and a piano in another part of the house could not be brought into play.

Chairman Dudley and his colleagues, Stewart and Fithian, of the Entertainment Committee could not seem to adjust the differences between the hotel management and the Choir (the Choir meanwhile threatening to strike) and Mr. Dudley suggested that the monthly dinner be held at his establishment which he could place at the disposal of the club after his store closed at six o'clock.

A caterer was quickly corralled, the membership notified of the change in the arrangements by telephone and at seven o'clock 57 (varieties) out of a membership of 63, sat down to a very enjoyable meal amid elaborate decorations of rugs and carpets. Of course, unusual hilarity was in order, it being All Fools Day. The pranks played were all of the harmless but mirth-producing variety, however.

The feature of the evening was a talk by Rotarian Hartman, manufacturer of cigars which have attained great popularity locally. Mr. Harris A. Hatch, Chairman of the Entertainment Committee of the club in the City of Brotherly Love, was with us and officially issued an invitation to join the Philadelphia club in an outing on May 20th and challenged the Camden Rotary to a game of baseball with their club. The invitation and challenge were immediately accepted by the Camden club, so a big time is looked forward to on May 20th. The excursion will leave between 1 and 2 o'clock in the afternoon of the aforesaid day and after a tour of inspection of the water fronts of Camden and Philadelphia, the spe-

cially engaged river steamer will proceed to Washington Park on the Delaware where the members will disembark and participate in a ball game that gives promise of having the major league battles beaten to a frazzle for excitement. A tug-of-war and various other sports will be provided for those with weak hearts and limited lung capacity. After all are thoroughly played out, a shad eating contest will be held.

Camden expects to be there "forty ways."
HUBERT H. PFEIL, Assoc. Ed.

CHICAGO (Ill.).



Another big month for the Chicago Rotary Club. In fact every month is a big month for us. There is something of interest doing all the time. Our membership is growing steadily, and our luncheons and meetings are well and enthusiastically attended.

Our business promotion committee had charge of the program for March and arranged for talks and demonstrations by a number of members on the merits of their several lines. Our first evening meeting for March was held at the Virginia Hotel (Rotarian) and Brother Dryburgh certainly put up a fine dinner. It was voted one of the finest the club had ever had. After the dinner, Brother Teder, local manager of the Postal Pneumatic Tube Company, gave a very interesting illustrated talk on pneumatic tubes. This was followed by talks and demonstrations by Brothers Allen on Babbit Metal; Baker, Western Union Telegraph Service; Whittier, Sanitary Paper specialties; Graber, Photography; and Jennings, Antiseptol Liquid Soap. Our evening meeting of March 27th, was held at the Strafford Hotel, and we were entertained by our own Rotary Glee Club, some local talent and an address by Brother Gunder (of Dr. Graves Tooth Powder fame) on the subject "The College Boy's Experience in Business Life."

The winning team in the December membership contest received its reward by being the guests of the losing team at a dinner and theatre party, which was attended by about forty members and voted a grand success. It has been suggested that another such contest be arranged. During the month, we have had the pleasure of having a number of out-of-town Rotarians with us, including our old friend, J. Kendall Smith of New York.

Already there is much enthusiasm over the coming International Convention at Buffalo, and, from present indications, the Chicago Rotary Club will be represented at the Convention by over One Hundred strong. Everyone is looking forward to the trip in anticipation of a great deal of pleasure and profit.

For the relief of the flood and cyclone sufferers, a considerable fund has been collected

from the different Rotary clubs, of which about \$1,100 has been contributed by the Chicago Rotary Club and its individual members. Some of our Rotary brothers were hit rather hard by these disasters, and the sympathy of the Chicago club is extended to them, and their families.

Since the last issue two of our old and valued members have been taken from us by death, Brothers James McMillan and Charles E. Childs.

FRANK R. JENNINGS, Assoc. Ed.

CINCINNATI (Ohio).



The Cincinnati Rotary Club, in common with a great many other organizations in Cincinnati, gave an immediate response to the call for help from the flood-stricken cities of Dayton and Hamilton. The most cordial relations have always existed between the Cincinnati Rotary Club and her neighbors in the Miami Valley to the north. At the meeting on March 27th a motion was passed to contribute from the treasury \$100 towards a relief fund and a committee of five with F. O. Stone as chairman, was immediately appointed to solicit additional subscriptions.

It was found that most of the members present had already contributed in one form or another, but nevertheless over \$100 in cash was raised from the members in attendance and this fund was later increased. The fund was expended in buying supplies from Rotarians, which were used in relieving the wants of Rotarians in the flood-visited cities.

Interest in the Cincinnati Rotary Club is now centered in the big "Ladies Night" to be held at the Hotel Sinton on April 19th. In many ways this will be the most elaborate stunt ever pulled off by the organization. Frank Mahret, of the Rudolph Wurlitzer Company, is chairman of the committee. Each member is entitled to bring to the dinner not more than two ladies, and no men will be permitted to come who are not members of the club. Each member has donated a souvenir for distribution and each lady who attends the dinner has been promised one or more of these souvenirs.

The souvenirs themselves are something worth talking about. For instance, George Henshaw, furniture dealer, has contributed \$100 worth of furniture; R. H. Cone, of the Rudolph Wurlitzer Company, an upright piano; Harry Irwin, a power washing-machine; Wm. V. Gay, a range; Frank Mahret, a Victor-Victrola; Charles I. Meakin, four hundred boxes of candy. There are scores of other souvenirs running all the way from \$5 to \$40 in value.

Watch out for the report of the Cincinnati Rotary Club Ladies' Night.

The Cincinnati Rotary Weekly has now been running for five issues. It is a bright and breezy weekly publication, filled with the booster spirit and is supported by the individual advertisements of members. Its motto is "Boost, and we boost with you. Knock and you knock alone."

A rather unique advertisement is that of Chief of Police William Copelan, a very lively club member, as follows:

WM. COPELAN
Cincinnati's Chief of Police.
City Hall, Ninth and Central Ave.
Lower Flat. Phone Police.

ROTARIANS—You can boost the Chief of Police:
By driving your automobiles, trucks and teams according to the traffic regulations.
By not obstructing the sidewalks.
By crossing streets at the crossings.
By not spitting on the sidewalks.
By keeping to the right in walking, especially so when carrying packages.

If you will observe these rules you will boost your Chief and your Cincinnati.

Wm. T. Johnston, vice president of the club and chairman of the Trade Expansion Committee of the Cincinnati Chamber of Commerce, who had charge of the recent trip of five thousand miles, made under the auspices of the Chamber of Commerce to the Panama Canal and other points, entertained the Rotary club on March 13th with a most interesting and withal witty account of his experiences.

CARL DEHONEY, Assoc. Ed.

Have You Something to sell to 8000? Business Men!

The *Rotarian* reaches approximately 8,000 Rotarians of the United States, Canada, Great Britain and Ireland every month.

These 8,000 business men are kindly disposed towards you, they are interested in what you are doing, they are in a receptive mood—talk to them in our advertising columns.

The cost is small when you take into consideration the select circulation, and our circulation is increasing every month.

CLEVELAND (Ohio).



We are proud to report an attendance at our Thursday Noon Luncheon, held April 3rd, of 110 spirited Rotarians. It was a "rouser" meeting and a good time was had by all.

President R. L. Queisser, who just returned from the stricken city of Dayton, told us something of conditions there and that there is continued demand for more funds to help the unfortunate community.

The Cleveland Rotary Club is raising a fund, which now totals about \$800.00. It is expected that this will be advanced to \$1,300.00. At the Thursday Noon Luncheon, held March 27th, a motion was made and seconded that the president, treasurer and secretary be appointed a committee to collect from each member \$5.00, and to distribute the proceeds as they may deem advisable.

Attention is called to the new headquarters of the Cleveland Rotary Club, which are at 510 Cleveland Athletic Club Building, and the assistant secretary shall be pleased to receive Rotarians from out of town and lend them any help they may desire.

The last monthly meeting was attended by 170 "live wires," in the Statler Hotel Ball Room, where a pleasant talk was heard. Mr. James P. A. O'Connor, manager of the Statler Hotel, was with us, and don't forget Mr. O'Connor's place when you stop in Cleveland. By the way, the headquarters in the Cleveland Athletic Club Building are directly opposite the Statler Hotel.

Mr. Landon recently left the city on a fishing trip to Florida, where the Associate Editor expects to safely land some crocodiles. The writer is now the assistant secretary, as Mr. Downie needs some help, the membership having grown to about 275.

At our noonday luncheon, March 6th, Mr. A. E. Merkel, patent attorney, gave a talk on the origin and history of the United States patent system. At our noonday luncheon, March 13th, Mr. D. C. Westenhaver, a man interested in our public schools, gave an address on "The Increase of School Expense and the Cause Thereof." Mr. Westenhaver addressed the club once before on this subject, and is a very interesting talker.

At our noonday luncheon, March 20th, Mr. Frank Clark, of the Eclipse Electrotypes & Engraving Co., was the speaker; his subject was "Printing Plates."

At our noonday luncheon, March 27th, Mr. C. E. Lindsley, of the National Lead Co., spoke on "Lead from Mine to Man."

C. J. SMOOT, Asst. Sec'y.

DETROIT (Mich.).



An attendance contest, running five weeks, February 28th to March 28th, inclusive, in charge of fifteen team captains with ten men each, resulted in the largest and most enthusiastic attendance in the history of our club. On the first day of the contest we had 147 present at lunch, which established a high water mark for club attendance. This number was passed on each succeeding week until at the finish of the contest we had an attendance of 165, and our total attendance for five consecutive meetings was 769, an average of 154.

Tickets to our Rotary theatre were furnished the winning team, two tickets to each man on the team; and a theatre party was their reward for constant attendance. Tom Henry was captain of the winners and announced at the close of the contest that two members

of his team had left sick beds in order to be present at lunch the day the winner would be decided. That gives an example of the spirit aroused by the contest, and the loyalty of the fellows to their team captain.

The club was invited to the Cincinnati Orchestra concert on the evening of March 17th, by the Entertainment Committee through an arrangement with Jim Devoe, Rotarian, and a most enjoyable evening was spent. As the club, or at least 150 members and ladies, had been to the Garrick Theatre on the previous Monday evening as the guests of Dick Lawrence, it was suggested that the class of entertainments furnished free to members was getting so high that it would soon be up to some one to give an automobile tour or trans-Atlantic trip.

These social gatherings however are looked upon with great favor by the members and it is believed they play a most important part in the cultivation of that friendship that is so necessary to the complete carrying out of the cardinal principles of Rotary. When we get well acquainted with each other, the rest is easy and it is the most natural thing in the world to be a good Rotarian to the host of other Good Rotarians comprising our membership. ELTON F. HASCALL, Assoc. Ed.

This Trio Is Making Rotary History in Davenport



Here are the pictures of three officers of the Davenport (Ia.) Rotary Club. You will recognize President Charles S. Huber by the bulldog determination of his face; Vice President Howard L. Power by that quiet gentlemanly demeanor, characteristic of the Southern aristocracy; and Secretary Oswald Becker by the smile that won't come off.

Appropriate Scripture.

When Henry J. Horn, now assistant to President Mellen, of the New York, New Haven & Hartford Railroad, was division superintendent of the Montana division of the Northern Pacific Railway, he lived at Livingston, Montana, and married a Miss Josephine Robinson.

One day after the first baby came, Mr. and Mrs. Horn took the baby to church. Mr. Horn carried the child, and as the proud father and mother walked down the aisle the minister read from Daniel, seventh chapter, eighth verse: "I considered the horns, and, behold, there came up among them another little horn."—Saturday Evening Post.

Say What You Mean.

Robert Robertson of Oakland always has a story ready for the crowd. Here is one he gave us at Duluth:

"Bishop Potter was visiting one summer in a fishing town on the New England coast. He was called upon to christen a baby of a fisherman well known locally. The godfather of the infant held the child in an awkward position and the bishop explained several times 'Turn his feet the other way,' but with no results. The embarrassed father, realizing the bishop's instruction was futile, shouted, 'Head her up to the wind, John.'"

STORIES—OLD AND NEW

CONTRIBUTED BY ASSOCIATE EDITORS AND OTHER ROTARIANS

TRUE LOYALTY.

Jenkins, a newly wedded suburbanite, kissed his wife goodby the other morning, and telling her he would be home at 6 o'clock that evening, got into his auto and started for town.

At 6 o'clock no hubby had appeared and the little wife began to get nervous. When the hour of midnight arrived she could bear the suspense no longer, so she aroused her father and sent him off to the telegraph office with six telegrams to as many lodge brothers living in town, asking each if her husband was stopping with him overnight.

Morning came, and the frantic wife had received no intelligence of the missing man. As dawn appeared, a farm wagon containing a farmer and the derelict husband drove up to the house, while behind the wagon trailed the broken down auto. Almost simultaneously came a messenger boy with an answer to one of the telegrams, followed at intervals by five others. All of them read:

"Yes, John is spending the night with me."

Contributed by William Downie (Cleveland).



EXCHANGE OF BUSINESS NOT ALWAYS DESIRABLE.

Direct reciprocity or giving business to those that give you business is not always practicable in the Rotary club any more than it was with the doctor who had been treating a German patient for thirty days or so. The sick man, now recovered, stood in the medical man's office. "Well," said the doctor, "you're all right now. You needn't come here again."

"But, sir," remarked the patient, "vot aboot der bill? I ain't got mooch money. Vill you dake der bill out in trade?"

The doctor looked the man up and down. "Well, I might do so," he replied. "What is your business?"

"I am der leader of der liddle Cherman band, sir. Ve vill play in vront of your house every evening for von month."

Contributed by O. R. McDonald (Des Moines).



WANTED A REAL BOY.

Champ Clark admires lawyers and has great respect for the legal mind; but is not disposed to consider Blackstone's disciples as so many angels on earth. Hence he tells this as a favorite story:

"We need a boy," said a lawyer to a youthful applicant. "You live at home?"

"With my dear Ma," replied the boy.

"What will you do with your wages?"

"Give them to dear Ma for the church and the poor."

"What do you do evenings?"

"Read hymns and verses to dear Ma."

"If you should find a dime on the floor, how would you spend it?"

"To spend it would be sinful," the boy replied. "I would try to find the owner."

"When I send you on an errand would you stop on the way to fight or play games?"

"No, sir. My Ma says that to play games leads to gambling, and that our little fists were never made to punch each other's eyes out."

The lawyer pondered and then said, "Little boy, you are too agonizingly good to work for a lawyer. You should step right back into the Sunday school class, where you evidently came from."

The boy was disappointed. "You don't want me?" he queried.

"No."

"Why?"

"You are too good."

"Shake, then! I'll go home and give the old woman fits! She made me learn all that guff I knew you didn't want no measly little miff around the office; but she would have her way. Sorry, boss."

"Hold on!" cried the lawyer. "You are a boy, after all! Be here tomorrow morning."

Contributed by Frank R. Jennings (Chicago).

THE ROTARIAN Official Directory

Published by the BOARD OF DIRECTORS
OF THE INTERNATIONAL ASSOCIATION
OF ROTARY CLUBS

Office of Publication, MOUNT MORRIS, ILL., U. S. A.

CHESLEY R. PERRY, Editor and Business Mgr.
812 Fort Dearborn Building, Chicago, U. S. A.

Subscription Price: 15 cents the copy, \$1.00 a year in
the U. S., \$1.25 in Canada, \$1.50 in other Countries

Advertising Rates will be furnished on Application

Entered as second-class matter June 29, 1912, at the Post-
office at Mount Morris, Illinois, under the act of
March 3, 1879

ANOTHER ROTARY SONG.

By Herbert E. Stalker,

(Secretary, Toledo Rotary Club.)

Tune: Star Spangled Banner.

To Rotary's cause our allegiance we
plight,

For its honor and fame we will work and
ne'er rest;

We will steadfastly stand for the things
that are right

And our motto shall be—"He profits most
who serves best."

So we'll now swell the song, and its music
prolong,

Till the Rotary Army becomes a vast
throng.

O long may our voices be heard in its
praise

May we all be true 'til the end of our days.

O Rotary's fame we will spread far and
wide,

Till its lesson so grand we shall teach to
all men—

That our happiness comes as we put self
aside

And boost for our brothers again and
again.

We will work with a will this great truth
to instill

Rememb'ring, while preaching, to prac-
tice, as well.

O long may we serve thee with faithful-
ness true,

Our loyalty, each day, affirm and renew.

INTERNATIONAL ASSOCIATION OF ROTARY CLUBS

Headquarters.

812 Fort Dearborn Bldg., Chicago.
U. S. A.

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1912-1913.

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Wabash Ave., Chicago, Ill., U. S. A.

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AFFILIATED ROTARY CLUBS.

Each Rotary Club extends a cordial invitation to all visiting Rotarians to attend its meetings and to call upon its officers and members.

BALTIMORE (Md.).

President—ALBERT DIGGS, Agent General Fire Extinguisher Co., and Grinnell Automatic Sprinkler, 510 Continental Bldg. Telephone, St. Paul 5056.

Vice-President—GEO. W. SCHNIBBE, Member of Firm of McCawley & Co., Overalls Mfrs., 111-113 E. Lombard Street, Phone St. Paul 5204.

Secretary—H. A. ROSSMAN, Riggs-Rossman Co., Fire Ins., 702 American Bldg. Phone, St. Paul 731.

Meetings are held every Tuesday at 1 p. m. Cafe Room, Hotel Rennert, Liberty and Clay streets.

Club Headquarters Hotel Rennert, Liberty and Clay Streets. Telephone St. Paul 1800.

HOTEL: Rennert. The Rotary Hotel of Baltimore. European plan. Centrally located.

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Secretary—BROMFIELD RIDLEY, Sparrow Advertising Company, 802 American Trust Building.

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Vice-President—J. W. NEWTON, Mgr. Yawman & Erbe Mfg. Co. Office Filing Devices, 68 Franklin Street, Phone Main 4532.

Secretary—WM. J. SHOLAR, Prop. The Sholar Salesmanship Service, 178 Devonshire Street, Phone Ft. Hill 1715.

Club Headquarters 178 Devonshire Street, Room 213. Phone Ft. Hill 1715.

Luncheons Every Wednesday at 1 p. m. Boston City Club, Beacon Street. Monthly meetings held on second Monday of each month at 6:30 p. m. Hotel Nottingham.

HOTEL: Nottingham, Copley Square. Modern. European plan. \$1.50 per day and up.

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Secretary—WILLIAM J. CHOWN, Prop. Boyd's Shorthand School, Commercial Bookkeeping, Shorthand, Typewriting, 535 Ellicott Sq. Phone, Fron. 268/2-Sen. 870.

Meetings are held on every Thursday at 12:30 p. m. at Hotel Statler. Club headquarters at office of Secretary.

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Secretary—ALFRED A. PACKER, Ventilating Systems, 1302 No. 19 S. La Salle St. Phone, Randolph 608.

Club Headquarters and Secretary's Office, 1302 Association Building. Phone, Randolph 608. Club dinners 2nd and 4th Thursdays, 6:30 p. m., at various places.

Luncheon every Tuesday, 12:30 to 1:30 p. m., at Sherman Hotel, N. Clark & West Randolph, in the West Room.

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Club Headquarters and Secretary's office, 206 Neave Bldg. Phone, Main 3922.

Meetings held at Sinton Hotel, Assembly Room, every Thursday for noon-day luncheon at 12:30 p. m.

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Club Headquarters, 510 Cleveland Athletic Club Building, Euclid Ave. Phone, Central 2631-W.

Luncheon every Thursday at 12 o'clock at various places.

Meetings held 2nd Monday of month at 6 p. m. at various places.

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Luncheons at 12 m. first and third Thursdays of each month.

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Club Headquarters at office of Secretary. Meetings, Monday of each week at 12 m. at the New Kimball.

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Club Headquarters 322 Flynn Bldg. Phone Walnut 5805.

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Club Headquarters maintained at office of Secretary. Luncheon every Wednesday at Hotel Griswold at 12:30, except 2nd Wednesday in month for dinner at 6 o'clock.

HOTEL: Griswold, Grand River Ave. and Griswold St.

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 Club Headquarters at office of Secretary.
 Meetings every Monday noon at Lincoln Hotel.

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 Club Headquarters at Secretary's office. Club meets every Friday for luncheon at Union League Club, 2nd and Hill.
 HOTEL: Hollenbeck, Spring and Second Sts., 500 Rooms, 300 Baths. Rates, \$1.00 and up. Excellent Cafe.

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 Secretary—C. H. HAMILTON, Gen'l Agt. Sheldon School, 400 Walker Bldg. Phone Home, City 6911.
 Club Headquarters at office of Secretary.
 Meetings held twice a month—on the second Monday evening at dinner and on the fourth Friday noon at luncheon at various places.

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President—E. D. HAVEN, Darling Land & Lumber Company, 8 Mack Block. Phone, Main 335.
 Vice-President—G. C. DEHEUS, Dennison Manufacturing Company, Mack Block. Phone, Main 111.
 Secretary—CAESAR D. MARKS, American Surety Co., of N. Y., Surety Bonds and Undertakings, 218 Wells Building. Phone, Main 2543.
 Club luncheons held every Wednesday at the Hotel Pfister.

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 Vice-President—HARRY R. SHEPARDSON, Manager Loose-Wiles Biscuit Co., 701 Washington Ave. N. Phones, Main 926; Center 2850.
 Secretary—ALLYN K. FORD, Partner Luther Ford & Co., mfg. Mrs. Stewart's bluing, 331 Second Ave. N. Phone, Main 1601.
 Club Headquarters, 208 Plymouth Bldg., Main or Center 3572. Assistant Secretary FORREST WHEELER in charge. Address all communications to 208 Plymouth Bldg.
 Luncheon every Friday at 12:30 at Hotel Radisson, Seventh Street, near Nicollet Avenue. Minneapolis' most up-to-date hotel.

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 Vice-President—A. STONELAKE CASE, 671 Broad St.
 Secretary—C. L. JOHNSTON, Asst. Mgr. Steger & Sons Piano Mfg. Co., 741 Broad St. Phone, Market-238.

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Vice-President—DR. J. F. OECHSNER, Physician, 621 Macheca Bldg.
 Secretary—WM. J. BOVARD, Insurance, 902 Hennen Bldg. Phone, Main 633.
 Club Headquarters at 902 Hennen Bldg. Meetings held 2nd Tuesday of month at 6 p. m. for dinner and 4th Tuesday at 8 p. m. at the office or establishment of one of its members.

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 Vice-President—RICHARD BURR, Gen. Auditor, Wells Fargo & Co., Express, 51 Broadway. Phone, Recte 400.
 Secretary—CLARENCE W. BRAZER, Brazer & Rolih, Architects, 1133 Broadway. Phone, Madison Square 3991.
 Club Headquarters: Hotel Imperial, Broadway and 32nd.
 Weekly Dinners, Tuesday evenings, at Hof Brau Haus.

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President—ROBERT ROBERTSON, Partner Cape Ann Bakery, 575 Twelfth St. Phones, Oakland 128; Home A-1280.
 Vice-President—D. E. PERKINS, Sales Mgr. Burroughs Adding Machine, No. 414 13th St. Phones, Oak 7525; Home A-5485.
 Secretary—D. L. ARONSON, Mgr. Cahn, Nickelsburg & Co., Shoe Mfg., 1126 Brush St. Phone, Oakland 8455.
 Club Office, 414 Security Bank Bldg. Phone, Lakeside 287. Meetings every Thursday at 12:30 at Hotel Oakland.

OKLAHOMA CITY (Okla.).

President—PAUL M. POPE, Bennett & Pope, Attorneys, Colcord Building. Phone, Walnut 4776.
 Vice-President—FRANK H. RICE, Oklahoma City Building & Loan Assn., 18 North Robinson.
 Secretary—EUGENE WHITTINGTON, Member Firm Whittington & Steddum, Ins. Agency, 400-6 Insurance Bldg. Phone, Walnut 3805.
 Meetings held on Tuesday of each week, 12:15 p. m. at the Skirvin Hotel.
 Club Headquarters are the Secretary's office.

OMAHA (Neb.).

President—DANIEL BAUM, Jr. Mgr. Baum Iron Co., 13th and Harney Streets. Phone, Douglas 131.
 Secretary—TOM S. KELLY, Gen. Agt. Life Dept. Travelers Ins. Co. of Hartford, 1331 City National Bank Bldg. Telephone, Douglas 861.
 Meetings are held at noon in the Rathskeller of the Henshaw Hotel each Wednesday noon except the last Wednesday of the month when the meeting is at 6 p. m., same location.
 HOTEL: New Henshaw, 15th & Farnam Streets. Fireproof, Strictly firstclass. European plan.

PHILADELPHIA (Penna.).

President—E. J. BERLET, Maxwell & Berlet, Jewelers, S. E. Cor. 16th & Walnut Sts. Phone, Bell, Locust 2000.
 Vice-President—H. B. HATCH, Royal Electrotape Co., 620 Sansom St. Phone, Bell, Walnut 1731.
 Secretary—CHARLES A. TYLER, Mgr. Bartlett Tours Co., Tourist Agents, 200 South 13th St. Phone, Bell, Walnut 2491.
 Regular luncheons at the Bingham Hotel on Wednesdays, 12:30 to 1:30 p. m. Club headquarters, 200 South 13th St.
 Regular monthly dinners at Kugler's, 1412 Chestnut Street on the third Tuesday of each month at 6:30 p. m.

PITTSBURGH (Penna.).

President—THOS. H. SHEPPARD, Secy. & Treas. Arbuthnot-Stephenson Co., 801 Penn Ave. Phone, Grant 534.
 First Vice-President—ROBERT MUNROE, Jr., Vice-President R. Munroe & Son Mfg. Corp., Iron and Steel Tanks, 23rd and Smallman Streets. Phone, Grant 600.
 Second Vice-President—DAVID C. FARRAR, Pres. The Farrar Adv. Co., Diamond Bk. Bldg. Phone, Court 867.
 Secretary—P. S. SPANGLER, 547 Liberty Ave.
 Club luncheons held every Wednesday at Fort Pitt Hotel.

PORTLAND (Ore.).

President—C. V. COOPER, Mgr. Castillioa Rubber Co., 813 Chamber of Commerce. Phone, Main 4809.

Vice-President—J. C. ENGLISH, J. C. English Co., Lighting Fixtures, 128 Park St. Phones, Main 2479, A. 3747.

Secretary—J. L. WRIGHT, President & General Mgr., Portland Printing House Co., 388 Taylor St. Phone Main 6201 A2281.

City Office Room 2, Commercial Club Bldg., W. L. Whiting Assistant Secretary.

Weekly luncheons held every Tuesday at 12:30 p. m. Commercial Club.

PROVIDENCE (R. I.).

President—J. B. LEEMAN, Manager Browning, King & Co. Men's and Boys' Clothing, Furnishing, Etc., 212 Westminster St. Phone, U-1285.

Vice-President—E. R. DAVENPORT, Sales Mgr. Narragansett Electric Light Co., 170 Westminster St. Phone, U-741.

Secretary—E. L. MORRIS, Prop. E. L. Morris & Co., Office Furniture, 48 Weybosset St. Phone, U-1214.

Daily and Wednesday luncheons at Perkins' Restaurant.

PUEBLO (Colo.).

President—J. WILL JOHNSON, Sec'y Colorado Laundry, 100-111 W. 3rd St. Phone, Main 18.

First Vice-President—H. A. BLACK, Physician & Surgeon, 1 Pope Block, Main 331.

Second Vice-President—W. F. RABER, Gen. Mgr. Arkansas Valley Ry., Lt., & Power Co. 102 Victoria Av.

Secretary—B. F. SCRIBNER, Pres. Franklin Press Co., 112-114 W. 3rd St. Phone, Main 95.

Club Headquarters at office of Secretary.

Weekly meetings every Monday at 12:15 p. m. Monthly meetings third Tuesday in each month, at 7 p. m. at the Vail or Congress Hotels.

ROCHESTER (N. Y.).

President—SETH C. CARPENTER, Agt. Travelers' Insurance Co., 508-521 Granite Bldg. Phone, 1652.

Vice-President—S. D. BURRITT, Jeweler, 104 State St. Phone, Stone 3849.

Secretary—C. G. LYMAN, Prop. Lyman's Letter Shop, Duplicate Letters, 75 State St. Phone, Stone 6190.

Club luncheons every Tuesday, 12:30 to 1:30 p. m., at Hotel Rochester.

SALT LAKE CITY (Utah).

President—L. D. FREED, Vice Pres. Freed Furniture & Carpet Co. Furniture & Carpets, 18 3rd S. Phone Exchange 26.

First Vice-President—GEO. A. STEINER, Gen. Mgr. American Linen & Towel Supply Co., Linen & Towel Furnishers, 35 E. 6th S. Phone, Exchange 241.

Second Vice-President—F. S. MURPHY, Pres. F. S. Murphy & Co. Wholesale Lumber Dealers, 501 Boyd Bk. Bldg. Phone, Exchange 9.

Secretary—SAMUEL R. NEEL, Samuel R. Neel & Co. Mining Stock Brokers, 1004 Newhouse Bldg. Phone, Wasatch 904.

Meetings held 1st Tuesday of month. Club luncheons every Tuesday of month except first Tuesday at the Hotel Utah.

SAN ANTONIO (Texas).

President—HERBERT J. HAYES, Texas Title Guaranty Co. Abstract & Title Guaranty, Alamo Bank Bldg. Old Phone, 2468; New Phone, 416.

Vice-President—HARRY L. MILLER, J. H. Kirkpatrick Co., Real Estate—City, 417 Navarro St. Old Phone, 89; New Phone, 344.

Secretary—C. H. JENKINS, Bradstreets Co., Commercial Agencies, City National Bank Bldg. Both Phones, 355.

Luncheons held on Friday at the St. Anthony.

SAN DIEGO (Calif.).

President—JAY F. HAIGHT, Haight Adv. Agency, 214 American Nat'l Bank Bldg. Phones, Home 3331; Sunset Main 840.

Vice-President—EARL A. GARRETTSON, Surety Bonds, 518 Union Bldg. Phones, Home 4425; Sunset Main 4442.

Second Vice-President—GEO. W. COLTON, President of The Auto Tire Co., 5th & A. Phones, Sunset Main 340; Home 4445.

Secretary—FRANKLIN M. BELL, 518 Union Bldg. Phones, Home 4425; Sunset Main 4442.

Club Headquarters at office of Secretary.

Meetings are held at Rudder's Grill every Thursday at 12:10.

HOTEL: del Coronado, Coronado Beach. American plan, \$4 per day and up.—John J. Herman, Mgr.

SAN FRANCISCO (Calif.).

President—H. R. BASFORD, Ruud Automatic Water Heater Co., Ruud Heaters, 428 Sutter St. Phone, Kear. 4435.

Vice-President—T. H. DOANE, Pacific Coast Paper Co., Printing, Writing & Wrapping Paper, 545 Mission St. Phone, Kear. 3730.

Secretary—R. R. ROGERS, Pres. R. R. Rogers Chemical Co., Mfrs. Specialties for Physicians and Druggists, 527 Commercial St. Phones, Kearney 150; C. 1506.

Club Headquarters at 803 Humboldt Bank Bldg. Phone, Douglas 1363.

Weekly luncheons, Tuesdays, 12:15 to 1:15 p. m., Techau Tavern, Powell and Eddy Streets.

HOTEL: St. Francis, Union Square, San Francisco. Rates, \$2.00 per day and upward. European plan.

ST. JOSEPH (Mo.).

President—CLAUDE MADISON, Mgr. St. Joseph Coal Co., 302 S. Fifth St. Phone, Bell 520.

Secretary—W. S. ALDRICH, Partner of the Firm, Eckel & Aldrich, Architects, 1105 Corby-Forsce Bldg. Phone, Bell 62.

Meetings of the club are held on the 1st and 3rd Tuesdays of every month at Robidoux Hotel.

SAINT LOUIS (Mo.).

President—A. R. STAFFORD, Vice-President Monarch Laundry Co., 2719 Franklin Ave. Phones, Bell, Bomont 1007; Kinlock, Central 357.

First Vice-President—J. O. CHENOWETH, President J. O. Chenoweth Dyeing & Cleaning Co., Cleaning & Dyeing, 1416 Washington Ave. Phones, Main 528-29-30; Central 1540-41.

Second Vice-President—W. N. CHANDLER, Secretary and Treasurer Cleaner Mfg. Co., 2842 Olive St. Phones Bomont 42; Central 4636.

Secretary—A. D. GRANT, Pres. Grant-Orvis Brokerage Co., 411 Olive St. Phone, Main 1751.

Club Headquarters 411 Olive St. Phone, Bell, Main 1751.

Club luncheons every Thursday at 12:30, except 1st Thursday of month, at 6:30 p. m. at various hotels and cafes.

ST. PAUL (Minn.).

President—CLARENCE C. GRAY, Hay and Grain Commission, 116 East Third St. Phones, Cedar 1500; Tri-State 752.

Vice-President—W. B. WEBSTER, Prop. St. Paul Steam Laundry Co., Laundry, 289 Rice St. Phone, Cedar 940.

Secretary—JAMES H. LEE, Prop. James H. Lee & Co. Agency, High-Grade Office and Sales Help, 1617 Pioneer Bldg. Phones, Cedar 6000; Tri-State 2089.

Club Headquarters at Secretary's office.

Meetings usually held on Tuesday at various clubs and hotels.

SEATTLE (Wash.).

President—E. L. SKEEL, Attorney, 1009 Alaska Bldg. Phones, Main 6511; Ind. 1043.

Vice-President—JOHN E. PRICE, Banker & Broker, 906 Hoge Bldg. Phone, Main 2364.

Secretary—L. F. ALLEN, 237 Rainier-Grand Hotel.

Club Headquarters at office of Secretary. Meetings held at the Rathskeller every Wednesday at 12:30 p. m.

SIOUX CITY (Ia.).

President—LEONARD O'HARROW, Retail Shoes, 902 4th St. Phone, Auto. 1715.

Vice-President—ROBERT W. HUENT, Gen. Mgr. Phillip Bernard Co., Mrs. Non-Freezable, Sanitary, Stock-Watering Systems, Phone, Bell 1530.

Secretary—JNO. O. KNUTSON, Merchandise Broker and Manufacturers' Agent, 516 Fifth St. Phones, Bell 415; Auto. 1026.

SPOKANE (Wash.).

President—LAWRENCE JACK, Lawyer, 610 Hyde Bldg. Phones, M. 3008; M. 8610.

First Vice-President—W. C. SCHUPPEL, Mgr. Underwood Typewriter Co., Typewriters & Supplies, 114 Stevens St. Phones, M. 332; M. 3478.

Second Vice-President—H. W. NEWTON, Vice-Pres. Guernsey-Newton Co., Fire Ins., 201 Eagle Bldg. Phones, M. 442; Glen. 848.

Secretary—CHESTER WYNN, 425 Eagle Bldg. Phone, Main 107.

Meetings held every Thursday at 12:15 p. m.

SUPERIOR (WIS.).

President—CLARENCE J. HARTLEY, Firm Hanitch & Hartley, Lawyers, First National Bk. Bldg. Phone Ogden 114D.

Vice-President—GEORGE YALE, Treas. Yale Laundry Co., Residence 1415 Ogden Ave. Phone, Ogden 215.

Secretary—J. C. CROWLEY, Mgr. People's Telephone Co., Residence 1116 Twelfth St. Phone Ogden 901.

Club Headquarters Hotel Superior, Phone Ogden 224. Meetings held at the Hotel Superior and business places of the various members.

SYRACUSE (N. Y.).

President—S. H. COOK, Sales Mgr. Brown-Lipe-Chapin Co. Auto Gear Manufacturing, W. Fayette St. Phone 7785. Residence 502 Walnut Ave.

Vice-President—THOS. K. SMITH, Attorney-at-Law, 58 Weiting Blk. Phones, 3429-J. 2614-W.

Secretary—FRANK W. WEEDON, Entertainer, 214 Comstock Ave. Phone, Warren 659.

Meetings each Friday at 12:15 p. m., excepting one Friday each month, which is an evening meeting with some special entertainment, at the Onondaga Hotel Rathskellar.

TACOMA (Wash.).

President—R. H. CLARKE, Treasurer Wheeler, Osgood Co., Mfrs. Doors, Sash, Finish Lumber & Cabinet Work, Tide Flats. Phone, M525.

Vice-President—JOHN C. STANTON, Gen. Agt. United States Fidelity & Guaranty Co. Surety Bonds & Casualty Ins., Savage-Scofield Bldg. Phone, M911.

Secretary—WM. G. STEARNS, President Stearns Bldg. & Investment Co., Real Estate, 301-2 Chamber of Commerce Bldg. Phone, Main 543.

Club Headquarters at office of Secretary. Regular weekly luncheon at Tacoma Hotel every Thursday at 12:30 p. m.

TOLEDO (Ohio).

President—CHAS. S. TURNER, President and Mgr. Moreton Truck & Storage Co., 23 Huron St. Phone, Home 890.

First Vice-President—GEO. E. HARDY, Pres. and Mgr. Hardy Paint & Varnish Co., Oakwood & Hoag. Phone, Home 6X28.

Second Vice-President—IRVING B. HIETT, Pres. Irving B. Hiatt Co., 612-614 Madison Ave. Phone, Home 7765.

Secretary—HERBERT H. STALKER, Secretary The Miller Adv. Co., 534 Nasby Bldg. Phone Home 7446. Club Headquarters 534 Nasby Bldg. Phone, Home 7446; Bell 2590.

Meetings held from 12:15 to 1:15 on Friday in a special room at Toledo Commerce Club. Monthly meetings held on the third Tuesday of the month at such places as may be arranged for.

TORONTO (Ont.).

President—W. A. PEACE, Dist. Mgr. Imperial Life Assur. Company, 22 Victoria Street.

Vice-President—R. W. E. BURNABY, Real Estate Broker, Imperial Life Building.

Secretary—G. D. WARK, Secretary The Office Specialty Mfg. Co., Ltd., 97 Wellington Street, W.

VANCOUVER (B. C.).

President—G. S. HARRISON, Merchants Bank of Canada. Phone, Sey. 9450.

Vice-President—W. E. BURNS, Lawyer, Winch Bldg. Phone, Sey. 4774.

Secretary—Q. P. EMERY, Richmond Paper Company, 857 Beatty St. Phone 7360.

WASHINGTON (D. C.).

President—JOHN DOLPH, Supt. Metropolitan Life Ins. Co., 816 Munsey Bldg. Phone, Main 3271.

Vice-President—JOSEPH M. STODDARD, member of Firm Cook & Stoddard Co. Automobiles, 1138 Conn. Ave. Phone. North 7810.

Secretary—GEORGE W. HARRIS, Photographer, 1311 F. St., N. W.

Luncheons held at the Ebbitt House, 14th and F Sts. N. W., every two weeks. Phone, Main 5035.

WICHITA (Kans.).

President—HARRY W. STANLEY, Life Insurance, 505 Sedgwick Block. Phone, Douglas 1471.

Vice-President—M. E. GARRISON, Pres. Hauser-Garrison Dry Goods Co., 704 East Douglas St. Phone, Market 1440.

Secretary—GEO. H. PUTNAM, Gas Tractors, Mgr. Hart-Paar Co., 316 S. Wichita St. Phone, Market 215. Meetings of club held on third Monday of each month

(except July and August) at the Kansas City Club, at 6:30 p. m.

Luncheons semi-monthly, on Wednesday, at 12:30 p. m., either at Hamilton Hotel or Y. M. C. A. Rooms.

WINNIPEG (Man.).

President—L. J. RUMFORD, Vice-President & Managing Director of Rumford Sanitary Laundry Co., Ltd., Cor. Wellington & Home. Phone, Garry 400.

Vice-President—J. F. C. MENLOVE, Manager The Dominion of Canada Guarantee and Accident Co., 706 Somerset Building. Phone, Main 2075.

Secretary—C. J. CAMPBELL, Security Land Co., 8 Bank of Hamilton Chambers. Phone, Main 870.

Weekly luncheons held every Tuesday at 12:30 at the Travellers Club. Regular monthly meetings are held at the same place on the second Wednesday of each month at eight o'clock p. m.

WORCESTER (Mass.).

President—R. H. WHITNEY, Treas. B. F. Marsh Co., Building Materials, 22 Garden St. Phone, Park 966.

Vice-President—EDW. B. MOOR, Partner Bonney & Moor, Brokers, 340 Main St. Phone, 5570.

Secretary—C. H. STODDARD, Pres. C. H. Stoddard Rubber Tire Works, Auto Tires, 120 Commercial St. Phone, 5382.

Meetings held at the Putnam & Thurston restaurant, 381 Main St.

EDINBURGH (Scotland).

President—R. W. PENTLAND, Music Seller, 24 Frederick St. Phone, Central 2308.

Vice-President—J. B. DOBBIE, Royal Bank of Scotland, 59 Queen St. Phone, Central 6593.

Secretary—THOMAS STEPHENSON, Pharmacist, Editor of "The Prescriber," 137 George St. Phone, Central 2387.

ROTARY CLUBS NOT YET AFFILIATED IN THE ASSOCIATION.**ALBANY (N. Y.).**

Secretary—GEORGE S. DE ROUSILLE, A 72 Broadway.

AUSTIN (Texas).

Secretary—WILL VINING, Sec'y Chamber of Commerce.

BEAUMONT (Texas).

Secretary—M. G. MUSE, Mgr. Rosenthal Dry Goods Co.

BELFAST (Ireland).

Secretary—HUGH BOYD, 72 High St.

BINGHAMTON (N. Y.).

Secretary—PLINY W. SMITH, 704 Press Bldg.

BROOKLYN (N. Y.).

Secretary—THOMAS LAMB, 84 Court St.

DUBLIN (Ireland).

Secretary—WILLIAM A. MCCONNELL, 31 Dame St.

FORT WORTH (Texas).

Secretary—BISMARCK HEYER.

GALVESTON (Texas).

Secretary—W. A. EICHER, 2021 Strand.

GRAND RAPIDS (Mich.).

Secretary—W. M. AMES, Barnhart Building.

LIVERPOOL (England).

Secretary—W. STUART MORROW, St. George Hotel.

MADISON (Wis.).

Secretary—C. REX WELTON, Pioneer Bldg.

MANCHESTER (England).

Secretary—CHAS. B. PENWARDEN, 22 Cannon St.

PATERSON (N. J.).

Secretary—WALTER MILLS, Washington Street.

PEORIA (ILL.).

Secretary—E. C. SCHMITZ, 203 S. Jefferson St.

RICHMOND (Va.).

Secretary—S. S. ROSENDOFF, 1206 Main St.

WACO (Texas).

Secretary—H. HAGEDORN, Sec'y Young Men's Business League.

A Kind and Courteous Rebuke

Toronto, April 23rd, 1913.

To the Editor of The Rotarian:

One cannot, I presume, read the excellent article in your April number entitled "The Golden Rule" without a feeling that while failing to look at his subject from both sides, our brother Cochrane is at heart a well meaning man, full to the brim of human love and sympathy for his fellows; indeed that he is one in many millions to whom "The Golden Rule" could be inverted to read "Do unto thyself as others would that thou shouldst do unto them," because from his sublime conception of the application of Christ's command he turns to give advice, which if carried out to its logical conclusion makes impossible the fulfillment of his own vision.

I hesitate to criticize a good man for doing even a partially good deed, but while his theory is beautiful, it is one-sided, and like all half truths, is dangerous.

Religion is necessarily two-sided—it must needs be just as clean inside as it is kind outside, and when one reads the paragraph of Mr. Cochrane's article beginning, "You can drink, smoke and swear as much as you please" and further on, "The Golden Rule . . . in no sense limits your self-indulgence," it spoils the music somewhat and leads one to think that Mr. Cochrane's idea of religion is that it is all for the benefit of the other man, while one's own inner self may be allowed to run wild in riot and self-indulgence which leads (as we surely have abundant proof) to self-destruction, because it weakens our faith in and sense of God.

The same One who uttered the Golden Rule also said, "Pure religion and undefiled before God and the Father is this—to visit the fatherless and the widow in their affliction, and **keep himself unspotted from the world.**" There are the two sides in their logical setting; both recognizing the mind of God as their basis.

The rest of Mr. Cochrane's article must have met with the hearty approval of all who read it. Denominationalism spells narrowness and needs to be loosened up somewhat, and will be some time D. V. The "Golden Rule" cannot be emphasized too much or too often, but we are not surely expected to love or honor our neighbor to the neglect of our own bodies, which are the "temples of the living God," and utterances such as those referred to seem to give license to or encourage such a tendency, because they are written side by side with the profounder truth.

I cannot think that any portion of Mr. Cochrane's remarks was written in levity, which is my excuse for taking the particular paragraph under discussion seriously.

With ample apologies to our good brother for differing with him, and the humble request that this view of the "Golden Rule" may be given a chance in "The Rotarian" on the principle that "one good turn deserves another."

I remain

Yours fraternally,

T. H. MASON.

Member Rotary Club of Toronto.

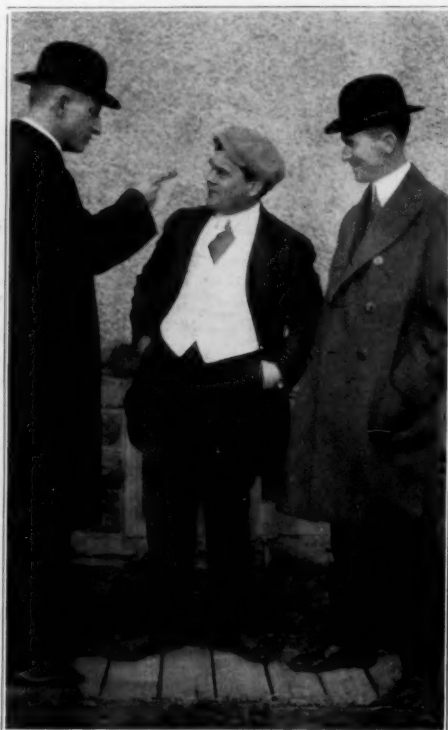
The Contest Is On

Four-score clubs are striving to
see which one can furnish
the most advertising for

"The Rotarian"

1

BELIEVING in Rotarianism, appreciating the value of this magazine to all Rotary clubs and recognizing the advantage (to advertisers and to the magazine) to come from a greater development of the advertising department, President Mead and Rotarians E. Miner Fenton, F. M. Reeder and G. H. Jackson are unselfishly giving of their best thought and their valuable time to obtain additional advertising for *"The Rotarian."*



2

THE efforts of this General Committee are being supplemented by Local Committees in every Rotary Club. The work of all these men (and they are all active, successful business and professional men) indicates what a remarkable publication *"The Rotarian"* has become. Thousands of readers eagerly watch for it each month. Where attention is concentrated is the place to advertise. Think it over. It is your opportunity.

3

President Glenn C. Mead gives a final word of instruction to the General Advertising Committee represented by Rotarians Fenton and Reeder: "Mind you, it's results that count. You've got to deliver the goods. Eight Thousand Rotarians are depending upon you."

[Fenton and Reeder are amused at receiving instructions instead of giving them as is their daily custom.]

Go!